

Federal Benefits for Veterans and Dependents



**Department of
Veterans Affairs**

2001 Edition

VA Special Events for 2001

The Department of Veterans Affairs sponsors a number of special events each year as part of the recreation therapy provided to veterans under VA care. For details on eligibility and participation, or to be a volunteer, contact the VA National Advisor at the phone number listed below. The schedule for 2001:

Winter
Sports Clinic
Sandy Trombetta
(970) 244-1314

March 25-30
Snowmass, Colo.

Golden Age
Games
Dewayne Vaughn
(202) 745-8320

June 9-16
Duncanville
(Dallas), Texas

Wheelchair
Games
Tom Brown
(210) 617-5125

July 1-5
New York, NY

Creative Arts
Festival
Elizabeth Mackey
(320) 255-6351

Oct. 15-21
Prescott, AZ

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**Department of
Veterans Affairs**

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Introduction

This pamphlet describes the variety of federal benefits available to veterans and their dependents. Eligibility depends upon individual circumstances. Contact the nearest VA benefits office at 1-800-827-1000 from any location in the United States to apply. Counselors can answer questions about benefits eligibility and application procedures. They also make referrals to other VA facilities, such as medical centers and national cemeteries. Phone numbers of VA offices, including those in the Philippines and Puerto Rico, are listed in the back of this book. VA facilities also are listed in the federal government section of telephone directories under Department of Veterans Affairs.

Health-care Enrollment. For most veterans, entry into the VA health-care system starts with enrollment at a VA health-care facility. However, veterans with Internet access may apply for enrollment on-line (<http://www.va.gov/1010ez.htm>) by completing VA Form 10-10EZ, Application for Health Benefits. Once enrolled, a veteran is eligible to receive services at VA facilities anywhere in the country. Details of the enrollment program are discussed in the Health-Care Benefits section of this publication. VA health-care facilities also provide information on medical care, including readjustment counseling, and examinations for Agent Orange, radiation exposure and ailments incurred from service in the Gulf War.

Who's Eligible. Eligibility for most VA benefits is based upon discharge from active military service under other than dishonorable conditions. Active service means full-time service as a member of the Army, Navy, Air Force, Marines, Coast Guard, or as a commissioned officer of the Public Health Service, the Environmental Services Administration or the National Oceanic and Atmospheric Administration. Completion of at least six years of honorable service in the Selected Reserves also provides home-loan benefits for those not otherwise eligible. Persons serving in the reserves also can receive education benefits. Men and women veterans with similar service are entitled to the same VA benefits. Service in 30 organizations

during special periods that include World Wars I and II has been certified as active military service by the Defense Department. Members of these groups, listed on pages 56 - 57, may be eligible for VA benefits if the Defense Department certifies their service and issues a discharge under other than dishonorable conditions.

Honorable and general discharges qualify a veteran for most VA benefits. Dishonorable and bad conduct discharges issued by general courts-martial bar VA benefits. Veterans in prison and parolees may be eligible for certain VA benefits. VA regional offices can clarify eligibility of prisoners and parolees.

Wartime Service. Certain VA benefits and medical care require wartime service. Under the law, VA recognizes these war periods:

Mexican Border Period — May 9, 1916, through April 5, 1917, for veterans who served in Mexico, on its borders or in adjacent waters.

World War I — April 6, 1917, through Nov. 11, 1918; for veterans who served in Russia, April 6, 1917, through April 1, 1920; extended through July 1, 1921, for veterans who had at least one day of service between April 6, 1917, and Nov. 11, 1918.

World War II — Dec. 7, 1941, through Dec. 31, 1946.

Korean War — June 27, 1950, through Jan. 31, 1955.

Vietnam War — Aug. 5, 1964 (Feb. 28, 1961, for veterans who served “in country” before Aug. 5, 1964), through May 7, 1975.

Gulf War — Aug. 2, 1990, through a date to be set by law or Presidential Proclamation.

Filing Claims. Those seeking a VA benefit for the first time must submit a copy of their service discharge, DD-214, which documents service dates and type of discharge, or give their full name, military service number, branch of service and dates of service. The claim number assigned by VA to the initial claim should be referred to in subsequent correspondence.

Important Documents. The veteran’s DD-214 form should be kept in a safe location accessible to the veteran and next of kin or designated representative. The veteran’s preference regarding burial in a national cemetery and use of a headstone provided by VA should be documented and kept with this information. The following docu-

ments will be needed for claims processing related to a veteran's death: (1) veteran's marriage certificate for claims of a surviving spouse or children; (2) veteran's death certificate if the veteran did not die in a VA health-care facility; (3) children's birth certificates to determine children's benefits; (4) veteran's birth certificate to determine parents' benefits.

This pamphlet contains information on benefits and programs that is accurate as of January 1, 2001. Changes may occur during the year as a result of legislative or other requirements.

Información Para Veteranos De Habla Hispana y Sus Dependientes

La versión en español de este folleto se encuentra disponible en formato Adobe Acrobat a través de el link <http://www.va.gov/opa/feature/index.htm> en la página de la Oficina de Asuntos Públicos del Departamento de Asuntos de Veteranos (VA) en la red mundial del internet. Las oficinas del VA en áreas de gran concentración de veteranos y dependientes hispanos tienen disponibles consejeros bilingües que le pueden ayudar a aplicar para obtener beneficios. Puede encontrar una lista de las oficinas del VA en la parte de atrás de este folleto.

HEALTH CARE BENEFITS

Health Care Enrollment

To receive health care, veterans generally must be enrolled with VA. A veteran may apply for enrollment at any time. Veterans do not have to be enrolled if they: (1) have a service-connected disability of 50 percent or more; (2) want care for a disability, which the military determined was incurred or aggravated in the line of duty, but which VA has not yet rated, during the 12-month period following discharge; or (3) want care for a service-connected disability only. To permit better planning of health resources, however, these three categories of veterans also are urged to enroll.

Veterans will be enrolled to the extent Congressional appropriations allow. If appropriations are limited, enrollment will occur based on the following priorities:

1. Veterans with service-connected conditions who are rated 50 percent or more disabled.
2. Veterans with service-connected conditions who are rated 30 or 40 percent disabled.
3. Veterans who are former POWs or were awarded a Purple Heart, veterans with disabilities rated 10 and 20 percent, and veterans awarded special eligibility for disabilities incurred in treatment.
4. Veterans who are receiving aid and attendance or housebound benefits and veterans who have been determined by VA to be catastrophically disabled.
5. Nonservice-connected veterans and service-connected veterans rated zero percent, noncompensable disabled, who are determined to be unable to defray the expenses of needed care.
6. All other eligible veterans who are not required to make copayments for their treatment. This includes veterans of the Mexican border period or of World War I; veterans solely seeking care for a disorder associated with exposure to a toxic substance or radiation, for a disorder associated with service in the Southwest Asia theater of operations during the Gulf War, or for any illness associated with service in combat in a war after the Gulf War or during a period of hostility after November 11, 1998, as provided and limited in 38 U.S.C. 1710(e); and veterans with zero percent service-connected disabilities who are nevertheless compensated, including veterans receiving compensation for inactive tuberculosis.

7. Nonservice-connected veterans and noncompensable zero percent service-connected veterans who agree to pay copayments.

These groups are enrollment priorities only. The services and treatment available to enrolled veterans is not based on enrollment priority groups. Enrollment will be reviewed each year and veterans will be notified in writing of any change in their enrollment status. Additional information on enrollment, including enrollment forms and on-line applications, can be found on the World Wide Web (<http://www.va.gov/health/elig/>).

The Veterans' Millennium Health Care and Benefits Act of 1999 authorized VA to expand long-term care services and to reimburse emergency treatment expenses for certain enrolled veterans. It also authorized VA to place Purple Heart recipients into Priority Group Three unless they are otherwise eligible for a higher Priority Group. Recent changes have also increased benefits for certain Filipino veterans. Call your nearest health-care facility or the Health Benefits Service Center, 1-877-222-8387, to obtain the latest information.

Financial Assessment

Veterans who want to enroll in priority group 5 based on their inability to defray the cost of their care must provide VA with information on their annual income and net worth to determine whether they are below the "means test" threshold; or agree to copayment requirements. The threshold is adjusted annually and announced in January. In making the assessment, the veteran's household income is considered.

The "means test" eligibility assessment includes Social Security, U.S. Civil Service retirement, U.S. Railroad retirement, military retirement, unemployment insurance, any other retirement income, total wages from all employers, interest and dividends, workers' compensation, black lung benefits and any other gross income for the calendar year prior to application for care. Also considered are assets such as the market value of stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts and cash. The patient may fill out VA Form 10-10EZ at the time application for enrollment is made. VA forms can be found on the World Wide Web at the VA forms website (<http://www.va.gov/forms/default.asp>). VA may compare income information provided by the veteran with information obtained from the Social Security Administration and the Internal Revenue Service.

Copayments

After a veteran completes a financial assessment that determines the veteran's income is above the "means test" threshold, the veteran must agree to pay copayments to be eligible for VA care. If a veteran does not agree to make the copayments the veteran will be ineligible for VA care. VA holds these patients whose income is determined to be above the "means test" threshold responsible for the Medicare deductible for the first 90 days of care during any 365-day period. For each additional 90 days of hospital care, the patient is charged one-half the Medicare deductible. For each additional 90 days of nursing-home care, the patient is again charged the full Medicare deductible. In addition to these charges, the patient is charged \$10 a day for hospital care and \$5 a day for VA nursing-home care. For outpatient care, the copayment is 20 percent of the cost of an average outpatient visit.

Billing Insurance Companies

VA is authorized to submit claims to health insurance carriers for recovery of VA's reasonable charges in providing medical care to nonservice-connected veterans and to service-connected veterans for nonservice-connected conditions. Money collected in this way is used to maintain and improve VA's health-care system for veterans.

All veterans applying for VA medical care will be asked to provide information on their health insurance coverage, including coverage provided under policies of their spouses. Although veterans are not responsible for paying any remaining balance of VA's insurance claim that is not paid or covered by their health insurance, veterans whose income is above the "means test" threshold are responsible for the VA copayments required by federal law. However, when VA receives payment from the veteran's health insurance company for the care furnished, VA credits that recovery toward the amount of the veteran's copayment obligation.

Nursing-Home Care

Nursing care in VA or private nursing homes may be provided for veterans who are not acutely ill and not in need of hospital care. VA will provide needed nursing-home care to any veteran in need of such care for a service-connected disability, and to any veteran who needs such care and who has a service-connected disability rated at 70 percent or more. In addition, if space and resources are available, VA may also provide VA nursing-home care to other veterans. Veterans who have a service-connected disability are given first

priority for nursing-home care. Applicants who may be provided nursing-home care without an income eligibility assessment include veterans with a compensable, service-connected disability, veterans who were exposed to herbicides while serving in Vietnam, veterans exposed to ionizing radiation during atmospheric testing or in the occupation of Hiroshima and Nagasaki, veterans with a condition related to an environmental exposure in the Gulf War, veterans who are former prisoners of war, veterans on VA pension, veterans of the Mexican Border period or World War I and veterans who are eligible for Medicaid.

Nonservice-connected veterans and zero percent, noncompensable, service-connected veterans requiring nursing-home care for any nonservice-connected disability must complete the financial section on VA Form 10-10EZ, to determine whether they will be billed for nursing-home care. Income assessment procedures are the same as for hospital care.

Veterans who are receiving health care from VA may be transferred to a private nursing home at VA expense. VA-authorized care normally may not be provided in excess of six months, except for veterans who need nursing-home care for a service-connected disability or veterans who were hospitalized primarily for treatment of a service-connected disability.

Direct admission to private nursing homes at VA expense is limited to: (1) a veteran who requires nursing care for a service-connected disability after medical determination by VA; (2) a patient in a military hospital who requires a protracted period of nursing care and who will become a veteran upon discharge from the Armed Forces; and (3) a veteran who had been discharged from a VA medical center and is receiving home health services from VA. Portions of the nursing-home care program may vary from what is indicated here as a result of recent legislation. Call your nearest benefits or health-care facility to obtain the latest information.

Domiciliary Care

Domiciliary care provides rehabilitative and long-term, health-maintenance care for veterans who require minimal medical care but who do not need the skilled nursing services provided in nursing homes. VA may provide domiciliary care to veterans whose annual income does not exceed the maximum annual rate of VA pension or to veterans the Secretary of Veterans Affairs determines have no

adequate means of support. This program may vary from what is indicated here as a result of recent legislation. Call your nearest benefits or health-care facility to obtain the latest information.

Outpatient Pharmacy Services

Outpatient pharmacy services are provided free to: (1) veterans with a service-connected disability of 50 percent or more; (2) veterans receiving medication for treatment of service-connected conditions; (3) veterans whose income does not exceed the maximum VA pension. Other veterans will be charged \$2 for each 30-day or less supply of medication. As a result of recent legislation, the copayment amount may change, and VA may implement maximum monthly and maximum annual copayment amounts for veterans with multiple outpatient prescriptions.

Outpatient Dental Treatment

Outpatient dental treatment provided by VA includes examinations and the full spectrum of diagnostic, surgical, restorative and preventive procedures. Some veterans receiving dental care may be billed the applicable copayment if their income exceeds the maximum threshold. The following veterans may receive care: (1) veterans having service-connected and compensable dental disabilities or conditions; (2) former prisoners of war incarcerated 90 days or more; (3) veterans with service-connected, noncompensable dental conditions as a result of combat wounds or service injuries; (4) veterans with nonservice-connected dental conditions determined by VA to be aggravating a medical problem; (5) veterans having service-connected conditions rated at 100 percent; and (6) veterans participating in a vocational rehabilitation program. Veterans may receive one-time dental treatment for service-connected and noncompensable dental disabilities or conditions if the following conditions are met: the dental condition can be shown to have existed at time of discharge; the veteran served on active military duty for at least 180 days, (or 90 days during Gulf War Era); the veteran applied to VA for dental care within 90 days of discharge or release from active duty, and the certificate of discharge does not include certification that all appropriate dental treatment had been rendered prior to discharge.

Gulf War, Agent Orange and Ionizing Radiation

Registry Programs. VA has developed databases called registries to help analyze the type of health conditions being reported by veterans who served in the Gulf War (August 2, 1990 to a date not yet established), claim exposure to Agent Orange during the Vietnam

War (between 1962 and 1975), served in Korea in 1968 or 1969, claim exposure to atomic radiation, or were treated with nasopharyngeal (NP) radium during military service. These veterans are provided with free, comprehensive medical examinations, including laboratory and other diagnostic tests deemed necessary by an examining physician to determine health status. Eligible veterans do not have to be enrolled in VA health care to participate in registry examinations. Examination results, along with reviews of the veterans' military service and exposure histories, are entered into the registries. Registry participants are advised of the results of their examinations in personal consultations and by letters. Veterans wishing to participate should contact the nearest VA health-care facility for an examination.

VA operates a toll-free hotline at 800-749-8387 to inform Gulf War veterans about VA programs, their benefits and the latest information on Gulf War Era benefits.

Treatment. VA provides treatment to any Gulf War veteran who has a medical condition that may be the result of Gulf War service. A veteran who, while serving in Vietnam, may have been exposed to dioxin or to a toxic substance in a herbicide or defoliant used for military purposes, is provided medical treatment by VA for conditions possibly related to such exposure. Health-care services also are available for medical conditions VA recognizes as possibly related to a veteran's exposure to ionizing radiation from the detonation of a nuclear device in connection with nuclear tests (between 1945 and 1962), or with the American occupation of Hiroshima and Nagasaki, Japan, during the period beginning Sept. 11, 1945, and ending July 1, 1946; or internment as a prisoner of war in Japan during World War II which VA determines resulted in exposure to ionizing radiation, or treatment of any cancer of the head or neck which VA finds may be associated with the veteran's receipt of NP radium irradiation treatments while in the active military.

Beneficiary Travel

Veterans may be eligible for payment or reimbursement for travel costs to receive VA medical care. Travel payments are subject to a deductible of \$3 for each one-way trip and an \$18-per-month maximum payment. Two exceptions to the deductible are travel for a compensation or pension examination and travel by special modes of transportation, such as an ambulance or a specially equipped van. Beneficiary travel payments may be made to the following:

(1) veterans whose service-connected disabilities are rated at

30 percent or more; (2) veterans traveling for treatment of a service-connected condition; (3) veterans who receive a VA pension; (4) veterans traveling for scheduled compensation or pension examinations; (5) veterans whose income does not exceed the maximum VA pension rate; and (6) veterans whose medical condition requires use of a special mode of transportation, if the veteran is unable to defray the costs and travel is pre-authorized. If the medical condition is a medical emergency, travel need not be pre-authorized when a delay would be hazardous.

Alcohol and Drug-Dependence Treatment

Veterans eligible for VA medical care may apply for substance abuse treatment. Contact the nearest VA medical facility to apply.

Home Improvements and Structural Alterations

The Home Improvements and Structural Alterations program provides funding for eligible veterans to make home improvements necessary for the continuation of treatment or for disability access to the home and essential lavatory and sanitary facilities. Home improvement benefits up to \$4,100 for service-connected veterans and up to \$1,200 for nonservice-connected veterans may be provided. For application information, contact the prosthetic representative at the nearest VA medical center or outpatient clinic.

Prosthetic and Sensory Aid Services

VA provides medically prescribed prosthetic and sensory aids to eligible veterans. These aids include artificial limbs, hearing aids, communication aids, eyeglasses, orthopedic braces and shoes, wheelchairs, crutches and canes. For additional information, contact the prosthetic representative at the nearest VA medical center or outpatient clinic.

Services and Aids for Blind Veterans

Blind veterans may be eligible for services at a VA medical center or for admission to a VA blind rehabilitation center. Services are available at all VA medical facilities through the Visual Impairment Services coordinator. In addition, blind veterans entitled to receive disability compensation may receive VA aids for the blind.

Aids and services for blind veterans include:

1. a total health and benefits review by a VA Visual Impairment Services team;
2. adjustment to blindness training;

3. home improvements and structural alterations to homes;
4. specially adapted housing and adaptations;
5. low-vision aids and training in their use;
6. electronic and mechanical aids for the blind, including adaptive computers and computer-assisted devices such as reading machines and electronic travel aids;
7. guide dogs, including the expense of training the veteran to use the dog and the cost of the dog's medical care;
8. talking books, tapes and Braille literature.

Readjustment Counseling

Readjustment counseling is provided at community-based Vet Centers to help veterans resolve psychological war trauma and to help them achieve a successful post-war adjustment to civilian life. Assistance includes group, individual and family counseling. Eligible for counseling are veterans who served on active duty in a combat theater during World War II, the Korean War, the Vietnam War, the Gulf War, or the campaigns in Lebanon, Grenada, Panama, Somalia, Bosnia or Kosovo. Veterans who served in the active military during the Vietnam Era, but not in the Republic of Vietnam, are also eligible, provided they have requested services at a Vet Center before January 1, 2004.

Psychological readjustment problems include post traumatic stress disorder, or PTSD. This refers to such symptoms as nightmares, intrusive recollections or memories, anxiety or sudden reactions following exposure to traumatic wartime conditions. Readjustment difficulties may affect functioning in school, family or work. Counseling also is provided for trauma due to sexual assault or harassment while on active duty. In areas distant from Vet Centers or VA medical facilities, veterans may obtain readjustment counseling from private-sector professionals who are on contract with VA. To obtain additional information about available services, contact the nearest Vet Center.

Special Categories for Medical Care

Merchant Marine Seamen

Merchant Marine seamen who served in World War II may qualify for veterans benefits. When applying for medical care, seamen must present their DD-214 discharge certificate from the Defense Department to the VA medical facility. VA regional offices can assist in obtaining a certificate.

Allied Veterans

VA is authorized to provide medical care to certain veterans of nations allied or associated with the United States during World War I or World War II. Such treatment is available at any VA medical facility if authorized and reimbursed by the foreign government. VA also is authorized to provide hospitalization, outpatient and domiciliary care to former members of the armed forces of Czechoslovakia or Poland who participated during World Wars I or II in armed conflict against an enemy of the United States, if they have been citizens of the United States for at least 10 years.

Medical Care for Dependents and Survivors

CHAMPVA, the VA Civilian Health and Medical Program, shares the cost of medical care for certain dependents and survivors of veterans. If not eligible for TRICARE (the medical program for civilian dependents provided by the Defense Department) or Medicare, Part A, as a result of reaching age 65, the following are eligible for CHAMPVA:

1. spouse or child of a veteran who has a permanent and total service-connected disability;
2. spouse or child of a veteran who died of a service-connected condition or was totally disabled from a service-connected condition at the time of death;
3. spouse or child of a person who died in the line of duty, and not due to misconduct.

A widow or widower who lost eligibility for medical care under CHAMPVA as a result of remarriage may regain eligibility upon termination of the remarriage. Persons under age 65 must be enrolled in both Medicare Parts A and B to be eligible for CHAMPVA as a secondary payer to Medicare. Beneficiaries age 65 or older who lose eligibility for CHAMPVA by becoming eligible for Medicare, Part A, may re-establish CHAMPVA eligibility by submitting documentation from the Social Security Administration certifying they are not entitled to or have exhausted Medicare, Part A, benefits. Apply to the VA Health Administration Center, P.O. Box 65023, Denver, CO 80206, or call 1-800-733-8387. Additional information on CHAMPVA benefits, eligibility, application procedures and forms is available (<http://www.va.gov/hac/champva/champva.html>) on the World Wide Web.

BENEFIT PROGRAMS

Disability Compensation

Disability compensation is a monetary benefit paid to veterans who are disabled by injury or disease incurred or aggravated during active military service. The service of the veteran must have been terminated through separation or discharge under conditions that were other than dishonorable. Disability compensation varies with the degree of disability and the number of dependents, and is paid monthly. The benefits are not subject to federal or state income tax. The payment of military retirement pay, disability severance pay and separation incentive payments known as SSB and VSI (Special Separation Benefits and Voluntary Separation Incentives) also affects the amount of VA compensation paid. See benefits table on page 71.

Receiving Benefit Payments

VA offers three methods for receiving benefit payments. More than 75 percent of veterans and beneficiaries receive their payments by direct deposit through an electronic fund transfer to their bank, savings and loan or credit union accounts. In some areas, benefit recipients who do not have an account at a financial institution may open a federally insured Electronic Transfer Account, which costs about \$3 a month, provides a monthly statement and allows cash withdrawals. Recipients may also choose to receive benefits by check. To choose a payment method, veterans and beneficiaries should call VA's toll-free helpline at 1-877-838-2778, Monday through Friday, 7:30 a.m. - 4:00 p.m., Central Standard Time.

Prisoners of War

Former prisoners of war who were incarcerated for at least 30 days are presumed to be eligible for disability compensation if they become at least 10 percent disabled from diseases associated with POWs. These presumptive diseases are avitaminosis, beriberi heart disease and ischemic heart disease where the prisoner of war experienced localized edema during captivity, chronic dysentery, helminthiasis, malnutrition including optic atrophy, pellagra and other nutritional deficiencies, psychosis, anxiety states and dysthymic disorder or depressive neurosis, post-traumatic osteoarthritis,

irritable bowel syndrome, peptic ulcer disease, peripheral neuropathy and residuals of cold injury to include arthritis, neuropathy and skin cancer at the site of the cold injury.

Agent Orange and Other Herbicides

Nine diseases are presumed by VA to be service-related for compensation purposes for veterans exposed to Agent Orange and other herbicides used in support of military operations in the Republic of Vietnam between Jan. 9, 1962, and May 7, 1975. The diseases presumed are chloracne or other acneform disease similar to chloracne, porphyria cutanea tarda, soft-tissue sarcoma (other than osteosarcoma, chondrosarcoma, Kaposi's sarcoma or mesothelioma), Hodgkin's disease, multiple myeloma, respiratory cancers (lung, bronchus, larynx, trachea), non-Hodgkin's lymphoma, prostate cancer and acute and subacute peripheral neuropathy.

Veterans Exposed to Radiation

Veterans exposed to ionizing radiation while on active duty may be eligible for disability compensation if they have disabilities related to that exposure. To determine service-connection, factors considered include amount of radiation exposure, duration of exposure, elapsed time between exposure and onset of the disease, gender and family history, age at time of exposure, the extent to which a nonservice-related exposure could contribute to disease and the relative sensitivity of exposed tissue. Conditions presumed to be service connected are all forms of leukemia except for chronic lymphocytic leukemia; cancer of the thyroid, breast, pharynx, esophagus, stomach, small intestine, pancreas, bile ducts, gall bladder, salivary gland, urinary tract, bronchiolo-alveolar carcinoma, multiple myeloma, lymphomas other than Hodgkin's disease, and primary liver cancer, except if cirrhosis or hepatitis B is indicated.

Gulf War Veterans

Gulf War veterans who suffer from chronic disabilities resulting from undiagnosed illnesses may receive disability compensation. The undiagnosed illnesses must have appeared either during active duty in the Southwest Asia Theater of Operations during the Gulf War or to a degree of at least ten percent at any time since then through Dec. 31, 2001.

The following symptoms are among the manifestations of an undiagnosed illness: fatigue, skin disorders, headache, muscle pain, joint

pain, neurologic symptoms, neuropsychological symptoms, symptoms involving the respiratory system, sleep disturbances, gastrointestinal symptoms, cardiovascular symptoms, abnormal weight loss and menstrual disorders. A disability is considered chronic if it has existed for at least six months.

Allowances for Dependents

Veterans whose service-connected disabilities are rated at 30 percent or more are entitled to additional allowances for dependents. The additional amount is determined according to the number of dependents and the degree of disability. A disabled veteran evaluated 30 percent or more also is entitled to receive a special allowance for a spouse who is in need of the aid and attendance of another person.

Incarcerated Veterans

VA benefits are restricted if a veteran, surviving spouse, child or dependent parent is convicted of a felony and imprisoned for more than 60 days. The disability compensation paid to an incarcerated veteran is limited to the 10 percent disability rate. For a surviving spouse, child, dependent parent or veteran whose disability rating is 10 percent, the payment is at the 5 percent rate. Any amounts not paid may be apportioned to eligible dependents. Payments are not reduced for recipients participating in work-release programs, residing in halfway houses or under community control. Overpayments for failure to notify VA of a veteran's incarceration result in the loss of all financial benefits until the overpayment is recovered.

Other Disability Benefits

Specially Adapted Homes

Disabled veterans may be entitled to a grant from VA for a home specially adapted to their needs or for adaptations to a house.

For a \$43,000 Grant. VA may approve a grant of not more than 50 percent of the cost of building, buying or remodeling adapted homes or paying indebtedness on those homes already acquired, up to a maximum of \$43,000. Veterans must be entitled to compensation for permanent and total service-connected disability due to one of the following:

1. loss or loss of use of both lower extremities, such as to preclude locomotion without the aid of braces, crutches, canes or a wheelchair;

2. disability that includes (a) blindness in both eyes, having only light perception, plus (b) loss or loss of use of one lower extremity;
3. loss or loss of use of one lower extremity together with (a) residuals of organic disease or injury, or (b) the loss or loss of use of one upper extremity, which so affects the functions of balance or propulsion as to preclude locomotion without using braces, canes, crutches or a wheelchair.

For a \$8,250 Grant. VA may approve a grant for the actual cost, up to a maximum of \$8,250, for adaptations to a veteran's residence that are determined by VA to be reasonably necessary. The grant also may be used to assist veterans in acquiring a residence that already has been adapted with special features for the veteran's disability. Veterans must be entitled to compensation for permanent and total service-connected disability due to (1) blindness in both eyes with 5/200 visual acuity or less, or (2) anatomical loss or loss of use of both hands.

Supplemental Financing. Veterans with available loan guaranty entitlement may also obtain a guaranteed loan or a direct loan from VA to supplement the grant to acquire a specially adapted home.

Automobile Assistance

Veterans and servicemembers qualify for this benefit if they have service-connected loss or permanent loss of use of one or both hands or feet, or permanent impairment of vision of both eyes to a certain degree. Veterans entitled to compensation for ankylosis (immobility) of one or both knees, or one or both hips, also qualify for adaptive equipment for an automobile. There is a onetime payment by VA of not more than \$8,000 toward the purchase of an automobile or other conveyance. VA pays for adaptive equipment, and for repair, replacement, or reinstallation required because of disability, and for the safe operation of a vehicle purchased with VA assistance. To apply, contact a VA regional office (1-800-827-1000) or a VA medical center.

Clothing Allowance

Any veteran who is entitled to receive compensation for a service-connected disability for which he or she uses prosthetic or orthopedic appliances may receive an annual clothing allowance. The allowance also is available to any veteran whose service-connected skin condition requires prescribed medication that irreparably damages the veteran's outer garments. To apply, contact a VA regional office.

Pension

Veterans with low incomes who are permanently and totally disabled may be eligible for monetary support if they have 90 days or more of active military service, at least one day of which was during a period of war. The discharge from active duty must have been under conditions other than dishonorable. The permanent and total disability must be for reasons other than the veteran's own willful misconduct. Payments are made to qualified veterans to bring their total income, including other retirement or Social Security income, to a level set by Congress. Countable income may be reduced by unreimbursed medical expenses.

Improved Pension

The Improved Pension program provides for the maximum annual rates listed in the table on page 71. The payment is reduced by the amount of the countable income of the veteran and the income of the spouse or dependent children. When a veteran without a spouse or a child is being furnished nursing-home or domiciliary care by VA, the pension is reduced to an amount not to exceed \$90 per month after three calendar months of care. The reduction may be delayed if nursing-home care is being continued for the primary purpose of providing the veteran with rehabilitation services.

Protected Pension Programs

Pensioners entitled to benefits as of Dec. 31, 1978, who do not elect to receive a pension under the Improved Pension program, continue to receive pension benefits at the rate they were entitled to receive on Dec. 31, 1978, as long as they remain permanently and totally disabled, do not lose a dependent, a dependent pensioner retains surviving spouse or child status, net worth limitations are not exceeded, and their incomes do not exceed the income limitation, adjusted annually.

Aid and Attendance or Housebound

A veteran who is a patient in a nursing home, who is otherwise determined by VA to be in need of the regular aid and attendance of another person or who is permanently housebound, may be entitled to higher income limitations or additional benefits, depending on the type of pension received.

Medal of Honor Pension

VA administers pensions to holders of the Medal of Honor. In December 1998, Congress set the monthly pension at \$600.

Incarcerated Veterans

A veteran may not receive VA pension benefits while incarcerated for more than 60 days. The veteran's dependents, however, may receive a portion of such benefits. Failure to notify VA of a veteran's incarceration will cause the loss of all financial benefits until any overpayment is recovered.

Education and Training

Montgomery GI Bill (Active Duty)

Eligibility

The Montgomery GI Bill (Active Duty) provides a program of education benefits to individuals who enter active duty for the first time after June 30, 1985, and receive an honorable discharge. Active duty includes certain full-time National Guard duty performed after June 30, 1985. To receive the maximum benefit, the participant must serve on active duty for three continuous years. An individual also may qualify for the full benefit by initially serving two continuous years on active duty, followed by four years of Selected Reserve service, beginning within one year of release from active duty.

To participate in the Montgomery GI Bill (MGIB), servicemembers have their military pay reduced by \$100 a month for the first 12 months of active duty. This money is not refundable. The participant generally must have a high school diploma or an equivalency certificate before beginning training. Completing a minimum of 12 credit hours toward a college degree meets this requirement. Credits granted by colleges for life experiences may be used to meet this requirement. Individuals who serve a continuous period of at least three years of active duty, even though they were initially obligated to serve less, will be paid the maximum benefit.

Benefits under this program generally end 10 years from the date of the veteran's last discharge or release from active duty, but some extenuating circumstances qualify for extensions. A veteran with a discharge upgraded by the military will have 10 years from the date of the upgrade.

Vietnam Era GI Bill Conversions and other MGIB Enrollment

Also eligible for Montgomery GI Bill benefits are individuals who had remaining entitlement under the Vietnam Era GI Bill on Dec. 31, 1989, and served on active duty between Oct. 19, 1984, and July 1, 1985, and continued to serve on active duty to July 1, 1988, or to July 1, 1987, followed by four years in the Selected Reserve. An individual who converts from the Vietnam Era GI Bill must have had a high school diploma or an equivalency certificate before Dec. 31, 1989. Completion of 12 credit hours toward a college degree meets this requirement.

Individuals who were participants under the Post-Vietnam Era Veterans' Educational Assistance Program (VEAP) on or before October 9, 1996, who continued to serve on active duty through at least April 1, 2000, have until October 21, 2001, to make an irrevocable election to receive MGIB benefits. These individuals must have completed the requirements of a secondary school diploma (or equivalency certificate) or have successfully completed the equivalent of 12 semester hours in a program of education leading to a standard college degree before applying for benefits. Those who elect this conversion must be discharged or released from active duty with an honorable discharge and must have their basic pay reduced by or make a lump-sum payment of \$2,700.

Certain other individuals who are involuntarily separated from active duty after Feb. 2, 1991, may receive MGIB benefits, but they must agree to have their basic pay reduced by \$1,200. Additionally, individuals who voluntarily separated on or after Oct. 23, 1992, under the Voluntary Separation Incentive or the Special Separation Benefit programs may participate in the MGIB program if they agreed to have their basic pay reduced by \$1,200.

Discharges and Separations

For the Montgomery GI Bill program, the discharge must be honorable. Discharges designated "under honorable conditions" and "general" do not establish eligibility. An honorable discharge for one of the following reasons may result in a reduction of the required length of active duty: (1) convenience of the government; (2) disability; (3) hardship; (4) a medical condition existing before service; (5) force reductions; (6) physical or mental conditions which prevent satisfactory performance of duty.

Education and Training Available

The following are available under the Montgomery GI Bill: (1) courses at colleges and universities leading to associate, bachelor or graduate degrees, and accredited independent study; (2) courses leading to a certificate or diploma from business, technical or vocational schools; (3) apprenticeship or on-job training programs for individuals not on active duty; (4) correspondence courses, under certain conditions; (5) flight training, if the veteran has a private pilot license and meets the medical requirements upon beginning the training program; (6) tutorial assistance benefits if the individual is enrolled in school halftime or more, and refresher, deficiency and similar training; (7) state-approved teacher certification programs; (8) preparatory courses necessary for admission to a college or graduate school; and (9) licensing and credentialing tests approved by the Secretary of Veterans Affairs.

Work-Study

Participants may be paid a work-study allowance if they train at the three-quarter or full-time rate. They may elect to be paid in advance a portion of the allowance equal to 40 percent of the total. Participants under the supervision of a VA employee may provide VA outreach services, prepare and process VA paperwork, and work at a VA medical facility or perform other VA approved activities.

Counseling

Educational and vocational counseling may be available for individuals who are eligible for VA educational assistance; who are on active duty and within 180 days of discharge; or who have been discharged one year or less. VA will help individuals understand their educational and vocational needs, and plan an educational or vocational goal.

Payments

Veterans who served on active duty for three years or more, or two years active duty plus four years in the Selected Reserve or National Guard, will receive \$650 a month in basic benefits for 36 months. Those who enlist and serve for less than three years will receive \$528 a month. VA will pay an additional amount, commonly called a “kicker,” if directed by the Defense Department.

Montgomery GI Bill (Selected Reserve)

Eligibility

The Montgomery GI Bill (Selected Reserve) provides education benefits to members of the reserve elements of the Army, Navy, Air

Force, Marine Corps and Coast Guard, and to members of the Army National Guard and the Air National Guard. To be eligible for the program, a reservist must: (1) have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985, or, if an officer, agree to serve six years in addition to the original obligation; (2) complete Initial Active Duty for Training (IADT); (3) have a high school diploma or equivalency certificate before completing IADT; and (4) remain in good standing in a Selected Reserve unit.

Education and Training Available

Reservists may seek an undergraduate degree, go for graduate training, or take technical courses at colleges and universities. Flight training also is allowed. Those who have a six-year commitment beginning after Sept. 30, 1990, may take courses for a certificate or diploma from business, technical or vocational schools; cooperative training; apprenticeship or on-job training; correspondence courses; independent study programs; flight training; tutorial assistance; remedial, refresher and other training; and state-approved certification programs for training alternate teachers.

Period of Eligibility

If a reservist stays in the Selected Reserve, benefits end 10 years from the date the reservist became eligible for the program. VA may extend the 10-year period if the individual could not train due to a disability caused by Selected Reserve service. If a reservist leaves the Selected Reserve because of a disability, the individual may use the full 10 years. VA may also extend the 10-year period if the reservist was ordered to active duty. In other cases, benefits end the day the reservist leaves the Selected Reserve, except that certain individuals separated from the Selected Reserve due to downsizing of the military between Oct. 1, 1991, and Sept. 30, 1999, will have the full 10 years to use their benefits. If the 10-year period ends while the participant is attending school, however, VA will pay benefits until the end of the term. If the training is not on a term basis, payments may continue for 12 weeks.

Work-Study

Participants may be paid a work-study allowance if they train at the three-quarter or full-time rate. They may elect to be paid in advance a portion of the allowance equal to 40 percent of the total. Participants under the supervision of a VA employee may provide VA outreach services, prepare and process VA paperwork, and work at a VA medical facility or perform other VA approved activities.

Counseling

Educational and vocational counseling may be available for individuals who are eligible for VA educational assistance; who are on active duty and within 180 days of discharge; or who have been discharged one year or less. VA will help these individuals understand their educational and vocational strengths and weaknesses and plan an educational or vocational goal.

Payments

The full-time rate is \$263 a month for 36 months.

Veterans' Educational Assistance Program (VEAP) Eligibility

Under VEAP, active duty personnel voluntarily participated in a plan for education or training in which their savings were administered and added to by the federal government. Servicepersons were eligible to enroll in VEAP if they entered active duty for the first time after Dec. 31, 1976, and before July 1, 1985. Some contribution to VEAP must have been made prior to April 1, 1987. The maximum participant contribution is \$2,700. While on active duty, participants may make a lump-sum contribution to the training fund.

A serviceperson who participated in VEAP is eligible to receive benefits while on active duty if: (1) at least three months of contributions are available, except for high school or elementary school, in which case only one month of contributions is needed; and (2) the first active-duty commitment is completed. If the individual's first term is for more than six years, benefits may be available after six years. To attend an elementary or high school program, the individual must be in the last six months of the first enlistment.

A veteran who participated in VEAP is eligible to receive benefits if the discharge was under conditions other than dishonorable on or after Jan. 1, 1977, and served for a continuous period of 181 days or more, or was discharged for a service-connected disability.

Education eligibility may be established even though the required active duty is not completed if the veteran was discharged or released for a service-connected disability.

Education and Training Available

VEAP participants may pursue associate, bachelor or graduate degrees at colleges or universities. Courses leading to a certificate or

diploma from business, technical or vocational schools may also be taken. Other opportunities may include apprenticeship or on-job training programs; cooperative courses; correspondence courses; tutorial assistance; refresher, deficiency and other training; and state-approved alternative teacher certification programs.

Flight training also may be pursued, including solo flying hours up to the minimum required by the FAA for the rating or certification being pursued. Before beginning training, the veteran must have a private pilot license and meet the medical requirements for a commercial license throughout the training program.

A participant may study abroad in programs leading to a college degree and in programs which offer, as part of the curriculum, nontraditional training away from school. A participant with a deficiency in a subject may receive tutorial assistance benefits if enrolled halftime or more.

Period of Eligibility

A veteran has 10 years from the date of last discharge or release from active duty to use VEAP benefits. This 10-year period can be extended by the amount of time the veteran could not train because of a disability or because of being held by a foreign government or power. The 10-year period may also be extended if the veteran re-enters active duty for 90 continuous days or more after becoming eligible. For periods of less than 90 days, the veteran may qualify for extensions under certain circumstances. The extension ends 10 years from the date of discharge or release from the later active duty period. A veteran with a discharge upgraded by the military will have 10 years from the date of the upgrade.

Work-Study

Participants may be paid a work-study allowance if they train at the three-quarter or full-time rate. They may elect to be paid in advance a portion of the allowance equal to 40 percent of the total. Participants under the supervision of a VA employee may provide VA outreach services, prepare and process VA paperwork, and work at a VA medical facility or perform other VA approved activities.

Counseling

Educational and vocational counseling may be available for veterans who are eligible for VA educational assistance; who are on active duty and within 180 days of discharge; or who have been discharged

one year or less. VA will help individuals understand their educational and vocational needs and help plan an educational or vocational goal.

Payments

When the participant elects to use VEAP benefits, the Defense Department will match the participant's contribution at the rate of \$2 for every \$1 the individual put into the fund. Defense also may make additional contributions to the fund in exchange for special duties performed by the participant.

Vocational Rehabilitation and Employment

Vocational Rehabilitation and Employment is an employment-oriented program that assists veterans with service-connected disabilities by offering them services and assistance to help them prepare for, find and keep suitable employment. Suitable employment is work that is within the veterans' physical and emotional capabilities and matches their patterns of skills, abilities and interests. For veterans whose disabilities make employment unlikely, VA helps them attain as much daily living independence as possible.

Services

Depending on an individual's needs, services provided by VA may include:

1. an evaluation of the individual's abilities, skills and interests;
2. assistance finding and maintaining suitable employment;
3. vocational counseling and planning;
4. training, such as on-the-job and work experience programs;
5. training, such as certificate, two, or four-year college or technical programs;
6. supportive rehabilitation services and additional counseling.

VA pays the cost of these services and pays a living allowance to veterans who participate in a training program.

Eligibility

A veteran must have a VA-established service-connected disability of at least 10 percent with a serious employment handicap or 20 percent with an employment handicap and be discharged or released from military service under other than dishonorable conditions. A service-

member pending medical separation from active duty may apply, but the disability rating must be at least 20 percent.

Entitlement

Eligible veterans are evaluated to determine if vocational rehabilitation services are needed to help overcome barriers to employment.

Period of a Rehabilitation Program

Generally, veterans must complete a vocational rehabilitation program within 12 years of separation from military service or within 12 years of compensable service-connected disability award notification by VA. Depending on the length of program needed, veterans may be provided up to 48 months of full-time services or their part-time equivalent. These limitations may be extended in certain circumstances.

Work Study

Participants may be paid a work-study allowance if they train at the three-quarter or full-time rate. They may elect to be paid in advance a portion of the allowance equal to 40 percent of the total. Participants under the supervision of a VA employee may provide VA outreach services, prepare and process VA paperwork, and work at a VA medical facility or perform other VA-approved activities.

Vocational Training for Children with Spina Bifida

The Vocational Rehabilitation and Employment program administers a vocational training program to enable a qualified child to prepare for and attain suitable employment. Services may include counseling and rehabilitative services, education, training and employment services leading to suitable employment. VA pays for the cost of these services.

Eligibility

To qualify for entitlement to a vocational training program, an applicant must be a child:

1. to whom VA has awarded a monthly allowance for spina bifida, and
2. for whom VA has determined that achievement of a vocational goal is reasonably feasible.

A vocational training program may not begin before a child's 18th birthday or the date of completion of secondary schooling, which-

ever comes first. Depending on the need, a child may be provided up to 24 months of full-time training.

Program for Unemployable Veterans

Veterans awarded 100 percent disability compensation based upon unemployability may still request an evaluation and, if found eligible, may participate in a vocational rehabilitation program and receive help in getting a job. A veteran who secures employment under the special program will continue to receive 100 percent disability compensation until the veteran has worked continuously for at least 12 months.

Home Loan Guaranties

VA loan guaranties are made to servicemembers, veterans, reservists and unmarried surviving spouses for the purchase of homes, condominiums and manufactured homes and for refinancing loans. VA guarantees part of the total loan, permitting the purchaser to obtain a mortgage with a competitive interest rate, even without a down payment if the lender agrees. VA requires that a down payment be made for the purchase of a manufactured home. VA also requires a down payment for a home or condominium if the purchase price exceeds the reasonable value of the property or the loan has a graduated payment feature. With a VA guaranty, the lender is protected against loss up to the amount of the guaranty if the borrower fails to repay the loan. A VA loan guaranty can be used to:

1. buy a home;
2. buy a residential condominium;
3. build a home;
4. repair, alter or improve a home;
5. refinance an existing home loan;
6. buy a manufactured home with or without a lot;
7. buy and improve a manufactured home lot;
8. install a solar heating or cooling system or other weatherization improvements;
9. purchase and improve a home simultaneously with energy-efficient improvements;
10. refinance an existing VA loan to reduce the interest rate and make energy-efficient improvements;
11. refinance a manufactured home loan to acquire a lot.

Eligibility

Applicants must have a good credit rating, have an income sufficient to support mortgage payments, and agree to live in the property. To obtain a VA Certificate of Eligibility, complete VA Form 26-1880, Request for a Certificate of Eligibility for VA Home Loan Benefits, and mail it to one of the two VA Eligibility Centers (Winston-Salem and Los Angeles). In general, those veterans living in the Western part of the country mail their applications to the Los Angeles Eligibility Center, while those living in the Eastern part of the country mail applications to Winston-Salem. You can find more information on eligibility and addresses for the Centers by contacting your local VA office or by visiting VA's loan guaranty eligibility page on the World Wide Web (<http://www.homeloans.va.gov/elig.htm>).

World War II: (1) active duty service after Sept. 15, 1940, and prior to July 26, 1947; (2) discharge under other than dishonorable conditions; and (3) at least 90 days service unless discharged early for service-connected disability.

Post-World War II: (1) active duty service after July 25, 1947, and prior to June 27, 1950; (2) discharge under other than dishonorable conditions; and (3) 181 days continuous active duty unless discharged early for service-connected disability.

Korean War: (1) active duty after June 26, 1950, and prior to Feb. 1, 1955; (2) discharge under other than dishonorable conditions; and (3) at least 90 days total service, unless discharged early for service-connected disability.

Post-Korean War: (1) active duty between Jan. 31, 1955, and Aug. 5, 1964; (2) discharge under conditions other than dishonorable; (3) 181 days continuous service, unless discharged early for service-connected disability.

Vietnam: (1) Active duty after Aug. 4, 1964, and prior to May 8, 1975; (2) discharge under conditions other than dishonorable; and (3) 90 days total service, unless discharged early for service-connected disability. For veterans who served in the Republic of Vietnam, the beginning date is Feb. 28, 1961.

Post-Vietnam: For veterans whose enlisted service began before Sept. 8, 1980, or whose service as an officer began before Oct. 17, 1981: (1) active duty for 181 continuous days, all of which occurred

after May 7, 1975, and discharge under conditions other than dishonorable; or (2) early discharge for service-connected disability. For veterans separated from enlisted service between Sept. 8, 1980, and Aug. 1, 1990, or service as an officer between Oct. 17, 1981, and Aug. 1, 1990: (1) completion of 24 months of continuous active duty or the full period — at least 181 days — for which the person was called or ordered to active duty, and discharge under conditions other than dishonorable; or (2) completion of at least 181 days of active duty with a hardship discharge or discharge for the convenience of the government, reduction-in-force or certain medical conditions; or (3) early discharge for service-connected disability.

Gulf War: (1) completion of 24 months of continuous active duty or the full period — at least 90 days — for which the person was called to active duty, and discharge from active duty under conditions other than dishonorable; or (2) discharge after at least 90 days with a hardship discharge, discharge at the convenience of the government, reduction-in-force or certain medical conditions, or discharge for service-connected disability. Reservists and National Guard members are eligible if they were activated after Aug. 1, 1990, served at least 90 days, and were discharged honorably.

Active Duty Personnel: Until the Gulf War era is ended by law or Presidential Proclamation, persons on active duty are eligible after serving on continuous active duty for 90 days.

Members of the Selected Reserve: Individuals are eligible if they have completed at least six years in the reserves or National Guard or were discharged because of a service-connected disability. This eligibility expires September 30, 2007. Reservists who do not qualify for VA housing loan benefits may be eligible for loans on favorable terms insured by the Federal Housing Administration (FHA) of the Department of Housing and Urban Development (HUD).

Others: Others eligible include unmarried spouses of veterans or reservists who died on active duty or as a result of service-connected causes; spouses of active-duty servicemembers who have been missing in action or a prisoner of war for at least 90 days; U.S. citizens who served in the armed forces of a U.S. ally in World War II; and members of organizations with recognized contributions to the U.S. World War II effort. Eligibility may be determined at the VA Eligibility Centers.

Guaranty Amount

The amount of the VA guaranty available to an eligible veteran is called the entitlement and may be considered the equivalent of a down payment by lenders. Up to \$50,750 in entitlement may be available to veterans purchasing or constructing homes to be financed with a loan of more than \$144,000 and to veterans who obtain an Interest Rate Reduction Refinancing Loan of more than \$144,000. The amount of entitlement varies with the loan amount. Loan guaranty limits are listed in a table on page 75.

VA does not establish a maximum loan amount. No loan for the acquisition of a home, however, may exceed the reasonable value of the property. A loan for the purpose of refinancing existing mortgage loans or other liens secured on a dwelling is generally limited to 90 percent of the appraised value of the dwelling. A loan to reduce the interest rate on an existing VA-guaranteed loan, however, can be made for an amount equal to the outstanding balance on the old loan plus closing costs, up to two discount points, and energy-efficient improvements. A loan for the purchase of a manufactured home or lot is limited to 95 percent of the amount that would be subject to finance charges. The VA funding fee and up to \$6,000 in energy-efficient improvements also may be included in the loan.

A veteran who previously obtained a VA loan can use the remaining entitlement for a second purchase. The amount of remaining entitlement is the difference between \$36,000 (\$50,750 for certain loans as described above) and the amount of entitlement used on prior loans. Remaining entitlement is not necessary for veterans to refinance an existing VA loan with a new one at a lower interest rate.

Required Occupancy

Veterans must certify that they intend to live in the home they are buying or building with a VA guaranty. A veteran who wishes to refinance or improve a home with a VA guaranty also must certify to being in occupancy at the time of application. A spouse may certify occupancy if the buyer is on active duty. In refinancing a VA-guaranteed loan solely to reduce the interest rate, veterans need only certify to prior occupancy.

Closing Costs

Payment in cash is required on all home loan closing costs, including title search and recording, hazard insurance premiums, prepaid taxes and a one percent origination fee, which may be required by lenders

in lieu of certain other costs. In the case of refinancing loans, all such costs may be included in the loan, as long as the total loan does not exceed 90 percent of the reasonable value of the property. Interest Rate Reduction Refinancing Loans may include closing costs and a maximum of two discount points. Loans, including refinancing loans, are charged a funding fee by VA, except for loans made to disabled veterans and unremarried surviving spouses of veterans who died as a result of service. The VA funding fee is based on the loan amount and, at the discretion of the veteran and the lender, may be included in the loan. Funding fee rates are listed in a table on page 75.

Financing, Interest Rates and Terms

Veterans obtain VA-guaranteed loans through the usual lending institutions, including banks, savings and loan associations, building and loan associations, and mortgage loan companies. Veterans may obtain a loan with a fixed interest rate, which may be negotiated with the lender. If the lender charges discount points on the loan, the veteran may negotiate with the seller as to who will pay points or if they will be split between buyer and seller. Points paid by the veteran may not be included in the loan, except that a maximum of two points may be included in Interest Rate Reduction Refinancing Loans. The loan may be for as long as 30 years and 32 days. VA does not require that a down payment be made, except in the following instances: (1) a manufactured home or lot loan; (2) a loan with graduated payment features; and (3) to prevent the amount of a loan from exceeding VA's determination of the property's reasonable value. If the sale price exceeds the reasonable value, the veteran must certify that the difference is being paid in cash without supplementary borrowing. A cash down payment of 5 percent of the purchase price is required for manufactured home or lot loans.

Release of Liability, Loan Assumption

When a veteran sells a home financed through a VA guaranty to a purchaser who assumes the loan, the veteran may request release from liability to the federal government provided the loan is current, the purchaser has been obligated by contract to purchase the property and assume all of the veteran's liabilities, and VA is satisfied that the purchaser is a good risk. A release of liability does not mean that a veteran's guaranty entitlement is restored. If the new veteran-buyer agrees to substitute entitlement for that of the veteran-seller, entitlement may be restored to the veteran-seller.

A VA loan for which a commitment was made on or after March 1, 1988, is not assumable without approval of VA or its authorized agent. The person who assumes a VA loan for which a commitment was made on or after March 1, 1988, must pay a fee to VA equal to one-half of one percent of the balance of the loan being assumed. If a person disposes of the property securing a VA-guaranteed loan for which a commitment was made after March 1, 1988, without first notifying the holder of the loan, the holder may demand immediate and full payment of the loan. Veterans whose loans were closed after December 31, 1989, have no liability to the government following a foreclosure, except in cases involving fraud, misrepresentation or bad faith.

Loans for Native American Veterans

VA direct home loans are available to eligible Native American veterans who wish to purchase, construct or improve a home on Native American trust land. These loans may be used to simultaneously purchase and improve a home. Direct loans also are available to reduce the interest rate on existing loans obtained under this program. VA direct loans may be limited to the cost of the home or \$80,000, whichever is less. A funding fee must be paid to VA. The fee is 1.25 percent for loans to purchase, construct or improve a home. For loans to refinance an existing loan, the fee is 0.5 percent of the loan amount. Veterans receiving compensation for service-connected disability are not required to pay the funding fee. The funding fee may be paid in cash or included in the loan. The following may not be included in the loan: VA appraisal, credit report, loan processing fee, title search, title insurance, recording fees, transfer taxes, survey charges or hazard insurance.

Reposessed Homes

VA sells homes that have been acquired after foreclosure of a VA-guaranteed loan. These homes are available to both veterans and nonveterans. Contact local real estate agents for available listings or visit VA's home loan guarantee website for listings and additional information (<http://www.homeloans.va.gov/pmoffice.htm>).

Safeguards for Veterans

The following home loan guarantee safeguards have been established to protect veterans:

1. Homes completed less than a year before purchase with VA financing and inspected during construction by either VA or HUD must meet VA requirements.

2. VA may suspend from the loan program those who take unfair advantage of veteran borrowers or decline to sell a new home or make a loan because of race, color, religion, sex, disability, family status or national origin.

3. The builder of a new home is required to give the purchasing veteran a one-year warranty that the home has been constructed to VA-approved plans and specifications. A similar warranty must be given for new manufactured homes.

4. In cases of new construction completed under VA or HUD inspection, VA may pay or otherwise compensate the veteran borrower for correction of structural defects seriously affecting livability if assistance is requested within four years of a home-loan guaranty.

5. The borrower obtaining a loan may only be charged the fees and other charges prescribed by VA as allowable.

6. The borrower can prepay without penalty the entire loan or any part not less than the amount of one installment or \$100.

7. VA encourages holders to extend forbearance if a borrower becomes temporarily unable to meet the terms of the loan.

Life Insurance

Two regular and two disabled insurance programs are currently open for new policyholders. Servicemembers' Group Life Insurance is open to active-duty members and reservists of the uniformed services. Veterans' Group Life Insurance is available to individuals released from active duty after Aug. 1, 1974, and to separated reservists. Service-Disabled Veterans Insurance is available for veterans with service-connected disabilities. Veterans' Mortgage Life Insurance provides mortgage life insurance for veterans who are eligible for specially adapted housing grants.

Servicemembers' Group Life Insurance

The following are automatically insured for \$200,000 under Servicemembers' Group Life Insurance (SGLI): active-duty members of the Army, Navy, Air Force, Marines and Coast Guard; commissioned members of the National Oceanic and Atmospheric Administration and the Public Health Service; cadets or midshipmen of the service academies; members, cadets and midshipmen of the ROTC while engaged in authorized training; members of the Ready Reserves; and members who volunteer for assignment to a mobilization category in the Individual Ready Reserve. Individuals may elect to be covered for a lesser amount or not to be covered at all. Part-time coverage

may be provided to members of the Reserves who do not qualify for full-time coverage. Premiums are deducted automatically from an individual's pay or are collected by the individual's service branch.

Veterans' Group Life Insurance

SGLI may be converted to Veterans' Group Life Insurance (VGLI), which is renewable five-year term coverage. This program is administered by the Office of Servicemembers' Group Life Insurance (OSGLI), 213 Washington St., Newark, NJ 07102. VGLI is available to: (a) individuals with full-time SGLI coverage upon release from active duty or the Reserves; (b) individuals with part-time SGLI coverage who incur a disability or aggravate a pre-existing disability during a reserve period which renders them uninsurable at standard premium rates; and (c) members of the Individual Ready Reserve and Inactive National Guard.

Individuals entitled to SGLI coverage can convert to VGLI by submitting the premium within 120 days of separating from active duty or the reserves. After 121 days, the individual may be granted VGLI provided an initial premium and evidence of insurability are submitted within one year after termination of the individual's SGLI coverage. Individuals with full-time SGLI coverage who are totally disabled at the time of separation and whose service makes them eligible for VGLI may purchase the insurance while remaining totally disabled up to one year following separation.

Accelerated Death Benefits for SGLI and VGLI

A member insured under SGLI or VGLI program, if terminally ill (prognosis of nine months or less to live), may apply for up to 50 percent of the coverage amount in advance.

Service-Disabled Veterans Insurance

A veteran who has a service-connected disability but is otherwise in good health may apply to VA for up to \$10,000 in life insurance coverage at standard insurance rates within two years from the date of being notified of service-connected status. This insurance is limited to veterans who left service after April 24, 1951. Veterans who are totally disabled may apply for a waiver of premiums. For those veterans who are eligible for this waiver, additional coverage of up to \$20,000 is available. Premiums cannot be waived on the additional insurance.

Veterans' Mortgage Life Insurance

The maximum amount of mortgage life insurance available for those who are eligible for a specially adapted housing grant is \$90,000. Protection is automatic unless the veteran declines or does not provide sufficient mortgage information upon which to issue insurance. Premiums are automatically deducted from VA benefit payments or paid direct, if the veteran does not draw compensation, and will continue until the mortgage has been liquidated, the home is sold, or the coverage terminates when the veteran reaches age 70. If a mortgage is disposed of, VMLI may be obtained on the mortgage of another home.

Insurance Dividends

Those insurance programs that pay dividends pay on the policy anniversary date. The Internal Revenue Service has determined that interest on insurance dividends left on deposit or credit with VA is not taxable. Also, dividends are not taxable. For more details, contact the VA Insurance Center at 1-800-669-8477.

Assistance with Insurance

Increasing Insurance. Policyholders with National Service Life Insurance, Veterans Special Life Insurance and Veterans Reopened Insurance can use their dividends to purchase additional paid-up coverage.

Reinstating Lapsed Insurance. Lapsed term policies may be reinstated within five years from the date of lapse. Contact the Insurance Center for details. A five-year term policy that is not lapsed at the end of the term period is automatically renewed for an additional five-year period.

Converting Term Policies. A term policy that is in force may be converted to a permanent plan. Upon reaching renewal at age 70 or older, National Service Life Insurance term policies on total disability premium waiver are automatically converted to permanent insurance, which provides cash, loan value and higher dividends.

Cash Value for Term Capped Policies. Since September 11, 2000, policyholders of National Service Life Insurance and Veterans Special Life Insurance whose policies are capped at renewal age 70, have cash values associated with their policies. Policyholders who

voluntarily cancel their policies may either take the cash value or use it to purchase paid-up insurance.

Modified Life Policy. A “modified life at age 65” plan is available to National Service Life policyholders. The premium rates for this plan remain the same throughout the premium-paying period, while the face value reduces by 50 percent at age 65. The reduced amount may be replaced with a “special ordinary life.” A “modified life at age 70” plan also is available.

Disability Provisions. National Service Life policyholders who become totally disabled should consult VA about premium waivers.

Borrowing on Policies. Policyholders may borrow up to 94 percent of the cash surrender value of their insurance and continue the insurance in force by payment of premiums. Interest on policy loans is compounded annually. The current interest rate may be obtained at any VA office, or by calling toll-free 1-800-669-8477.

For additional information about government life insurance, call the VA Insurance Center in Philadelphia toll-free, 1-800-669-8477. Specialists are available between the hours of 8:30 a.m. and 6 p.m., Eastern Time, to discuss premium payments, insurance dividends, changes of address, policy loans, naming beneficiaries and reporting the death of the insured. After hours, a caller may leave a recorded message to be answered on the next workday. If the policy number is unknown, send the veteran’s VA file number, date of birth, Social Security number, military serial number or military service branch and dates of service to:

Department of Veterans Affairs
Regional Office and Insurance Center
Box 42954
Philadelphia, PA 19101

BURIAL BENEFITS

Burial in National Cemeteries

VA Cemeteries

Burial benefits in a VA national cemetery include the gravesite, a headstone or marker, opening and closing of the grave, and perpetual care. Many national cemeteries have columbaria or gravesites for cremated remains. To contact a cemetery, see the “VA Facilities” section in the back of this book.

Veterans and servicemembers are eligible for burial in a VA national cemetery. An eligible veteran must have been discharged or separated from active duty under conditions other than dishonorable and have completed the required period of service. Persons entitled to retired pay as a result of 20 years creditable service with a reserve component are eligible. A U.S. citizen who served in the armed forces of a government allied with the United States in a war also may be eligible. U.S. Merchant Mariners with oceangoing service during the period of armed conflict, December 7, 1941 to December 31, 1946, may be eligible. Certain Filipino veterans of World War II, to include Commonwealth Army veterans and veterans of Recognized Guerilla Forces may be eligible if the veteran was a permanent resident of the U.S. and met other enabling conditions. Certain persons convicted of federal or state capital crimes and sentenced to death or life without parole are barred by law from being buried or memorialized in one of the VA national cemeteries or in Arlington National Cemetery.

Spouses and minor children of eligible veterans and of servicemembers also may be buried in a national cemetery. Certain adult children incapable of supporting themselves due to physical or mental disability are eligible for burial. If a surviving spouse of an eligible veteran marries a nonveteran, and remarriage was terminated by annulment, divorce or the death of the nonveteran, the spouse is eligible for burial in a national cemetery.

Gravesites in national cemeteries cannot be reserved. Funeral directors or others making burial arrangements must apply at the time of death. Reservations made under previous programs are

honored. The National Cemetery Administration normally does not conduct burials on weekends. A weekend caller, however, will be directed to one of three VA cemetery offices that remain open during weekends to schedule burials at the cemetery of the caller's choice during the following week.

Arlington National Cemetery

Arlington National Cemetery is under the jurisdiction of the Army. Eligibility for burials is more limited than at other national cemeteries. Information on Arlington National Cemetery burials may be found on the Internet (<http://www.mdw.army.mil/fs-a02a.htm>), or by writing to Superintendent, Arlington National Cemetery, Arlington, VA 22211, or call 703-695-3250.

Interior Department, State Veterans Cemeteries

The two active national cemeteries administered by the Department of the Interior are Andersonville National Cemetery in Georgia and Andrew Johnson National Cemetery in Tennessee. Eligibility for burial is similar to VA cemetery eligibility. Cemeteries for veterans also are operated by many states. For burials in these cemeteries, contact the cemetery or the applicable state.

Headstones and Markers

VA provides headstones and markers for the unmarked graves of veterans anywhere in the world and of eligible dependents of veterans buried in military post, state or national veterans cemeteries. Flat bronze, flat granite, flat marble, upright granite and upright marble types are available to mark the grave in a style consistent with the cemetery. Niche markers also are available for identifying cremated remains in columbaria.

Headstones and markers are inscribed with the name of the deceased, branch of service, and the years of birth and death. Optional items that may be inscribed are military grade, rank or rate; war service such as "World War II"; months and days of birth and death; an approved emblem of one's belief; and text indicating valor awards. When burial is in a military post, state or national veterans cemetery, the headstone or marker is ordered through the cemetery, which will place it on the grave. Information on style, inscription and shipping can be obtained from the cemetery.

When burial occurs in a cemetery other than a military post, state or national veterans cemetery, the headstone or marker must be applied

for from VA. It is shipped at government expense. VA, however, does not pay the cost of placing the headstone or marker. To apply, complete VA Form 40-1330 and forward it to Director, Memorial Programs Service (403A), Department of Veterans Affairs, 810 Vermont Ave., NW, Washington, DC 20420.

Forms and assistance are available at VA regional offices. For information regarding the status of an application, write to the Director, Memorial Programs Service (403A), or call 1-800-697-6947. VA cannot issue a headstone or marker for a spouse or child buried in a private cemetery. Twenty-year reservists generally are eligible for a headstone or grave marker.

Memorial Headstones or Markers

To memorialize an eligible veteran whose remains are not available for burial, VA will provide a memorial headstone or marker. The headstone or marker is the same as that used to identify a grave except that the phrase "In Memory of" precedes the inscription. The headstone or marker is available to memorialize eligible veterans or deceased servicemembers whose remains were not recovered or identified, were buried at sea, donated to science, or cremated and scattered. The memorial marker must be placed in a national, state veterans, local or private cemetery. In the case of placement in a state, local or private cemetery, VA supplies the marker and pays the cost of shipping, but does not pay for the plot or the placement of the headstone or marker.

Presidential Memorial Certificates

Presidential Memorial Certificates, bearing the President's signature, are issued to recognize honorably discharged deceased veterans. Next of kin and other loved ones are eligible to receive certificates. The award of a certificate to one eligible recipient does not preclude certificates to other eligible recipients. The veteran may have died at any time. Requests for a certificate should include a copy of the deceased veteran's discharge document, form DD-214. VA regional offices can assist in applying for certificates.

Military Funeral Honors

Upon request, the Department of Defense will provide military funeral honors for the burial of military members and eligible veterans. A basic military funeral honors ceremony consists of the folding and presentation of the American flag and the playing of Taps by a bugler, if available, or by electronic recording. A funeral

honors detail to perform this ceremony consists of two or more uniformed members of the Armed Forces, with at least one member from the service in which the deceased veteran served.

Military members on active duty or in the Selected Reserve are eligible for military funeral honors. Also eligible are former military members who served on active duty and departed under conditions other than dishonorable, former members of the Selected Reserve who completed at least one term of enlistment or period of initial obligated service and departed under conditions other than dishonorable, and former military members discharged from the Selected Reserve due to a disability incurred or aggravated in the line of duty.

The Department of Defense, which is the government agency responsible for providing military funeral honors, maintains a toll-free telephone line (1-877-MIL-HONR) for use by Funeral Directors only to request honors. Family members should inform their funeral directors if they desire military funeral honors for a veteran. VA national cemetery staff can help arrange for honors and veterans service organizations or volunteer groups may help provide honors. For more information, visit the military funeral honors World Wide Web site (<http://www.militaryfuneralhonors.osd.mil>).

Burial Flags

VA provides an American flag to drape the casket of a deceased individual who:

1. served in any war;
2. died while in the active military, naval, or air service after May 27, 1941;
3. served after Jan. 31, 1955;
4. died while a member of the Selected Reserve;
5. served at least one enlistment or had been discharged or released from active service for a disability incurred or aggravated in the line of duty;
6. was entitled to retired pay for service as a Reservist at the time of death, or would have been entitled to retired pay, but for the fact that the individual was under 60 years of age;
7. was a member or former member of the Selected Reserve who completed at least one enlistment or period of initial obligated service as a member of the Selected Reserve, or was discharged before completion of the initial period for a disability incurred or aggravated in the line of duty.

Veterans separated from the service must have been discharged or released under conditions other than dishonorable. After the funeral service, the flag may be given to the next of kin, close friend or associate of the deceased veteran. Burial flags may be obtained at VA regional offices, national cemeteries and most local post offices.

Reimbursement of Burial Expenses

VA will pay a burial allowance up to \$1,500 if the veteran's death is service-connected. In some instances, VA also will pay the cost of transporting the remains of a service-disabled veteran to the national cemetery nearest the home of the deceased that has available gravesites. In such cases, the person who bore the veteran's burial expenses may claim reimbursement from VA.

VA will pay a \$300 burial and funeral expense allowance for veterans who, at time of death, were entitled to receive pension or compensation or would have been entitled to compensation but for receipt of military retirement pay. Eligibility also may be established when death occurs in a VA facility, a nursing home under VA contract or a state veterans nursing home. Additional costs of transportation of the remains may be paid. There is no time limit for filing reimbursement claims of service-connected deaths. In other deaths, claims must be filed within two years after permanent burial or cremation.

VA will pay a \$150 plot allowance when a veteran is not buried in a cemetery that is under U.S. government jurisdiction under the following circumstances: the veteran was discharged from active duty because of disability incurred or aggravated in the line of duty; the veteran was in receipt of compensation or pension or would have been except for receiving military retired pay; or the veteran died in a VA facility. The \$150 plot allowance may be paid to the state if a veteran is buried without charge for the cost of a plot or interment in a state-owned cemetery reserved solely for veteran burials. Burial expenses paid by the deceased's employer or a state agency will not be reimbursed. For information on monetary benefits, call 1-800-827-1000.

Visit the National Cemetery Administration on the World Wide Web (<http://www.cem.va.gov>) or call 1-800-827-1000 from any location in the United States for additional information on burial or other VA benefits.

BENEFITS FOR SURVIVORS

Dependency and Indemnity Compensation (DIC)

Dependency and Indemnity Compensation (DIC) payments may be available for surviving spouses who have not remarried, unmarried children under 18, helpless children, those between 18 and 23 if attending a VA-approved school, and low-income parents of deceased servicemembers or veterans. To be eligible, the deceased must have died from: (1) a disease or injury incurred or aggravated while on active duty or active duty for training; (2) an injury incurred or aggravated in line of duty while on inactive duty training; or (3) a disability compensable by VA. Death cannot be the result of willful misconduct. If a spouse remarries, eligibility for benefits may be restored if the marriage is terminated later by death or divorce.

DIC payments also may be authorized for survivors of veterans who were totally service-connected disabled at time of death but whose deaths were not the result of their service-connected disability. The survivor qualifies if: (1) the veteran was continuously rated totally disabled for a period of 10 or more years immediately preceding death; (2) the veteran was so rated for a period of at least five years from the date of military discharge; or (3) the veteran was a former prisoner of war who died after September 30, 1999, and who was continuously rated totally disabled for a period of at least one year immediately preceding death. Payments under this provision are subject to offset by the amount received from judicial proceedings brought on account of the veteran's death. The discharge must have been under conditions other than dishonorable.

DIC Payments to Surviving Spouse

Surviving spouses of veterans who died after Jan. 1, 1993, receive \$911 a month. For a spouse entitled to DIC based on the veteran's death prior to Jan. 1, 1993, the amount paid is \$911 or an amount based on the veteran's pay grade as given in the table on page 73.

DIC Payments to Parents and Children

The monthly payment for parents of deceased veterans depends upon their income. There are additional DIC payments for depen-

dent children. A child may be eligible if there is no surviving spouse, and the child is unmarried and under age 18, or if the child is between the ages of 18 and 23 and attending school. A table on page 73 lists DIC for children.

Spina Bifida Allowance

Spina bifida patients who are children of Vietnam veterans are eligible for vocational training, health care, and a monthly allowance. Contact a VA regional office to apply for medical treatment or benefits payments. The monthly allowance is set at three levels, depending upon the degree of disability suffered by the child. The three levels are based on neurological manifestations that define the severity of disability: impairment of the functioning of the extremities, impairment of bowel or bladder function, and impairment of intellectual functioning. Allowances for 2001 are listed on page 74.

Special Allowances

Surviving spouses and parents receiving DIC may be granted a special allowance to pay for aid and attendance by another person if they are patients in a nursing home or require the regular assistance of another person. Surviving spouses receiving DIC may be granted a housebound special allowance if they are permanently housebound. A table on page 73 lists the amount of the current allowances for spouses.

Restored Entitlement Program for Survivors

Survivors of veterans who died of service-connected causes incurred or aggravated prior to Aug. 13, 1981, may be eligible for special benefits. This benefit is similar to the benefits for students and surviving spouses with children between ages 16 and 18 that were eliminated from Social Security benefits. The benefits are payable in addition to any other benefits to which the family may be entitled. The amount of the benefit is based on information provided by the Social Security Administration.

Death Pension

Pensions based on need are available for surviving spouses and unmarried children of deceased veterans with wartime service. Spouses must not have remarried and children must be under age 18, or under age 23 if attending a VA-approved school. Pension is not payable to those with estates large enough to provide mainte-

nance. The veteran must have been discharged under conditions other than dishonorable and must have had 90 days or more of active military service, at least one day of which was during a period of war, or a service-connected disability justifying discharge for disability. If the veteran died in service but not in line of duty, benefits may be payable if the veteran had completed at least two years of honorable service. Children who became incapable of self-support because of a disability before age 18 may be eligible for a pension as long as the condition exists, unless the child marries or the child's income exceeds the applicable limit. A surviving spouse may be entitled to higher income limitations or additional benefits if living in a nursing home, in need of aid and attendance by another person or permanently housebound.

The Improved Pension program provides a monthly payment to bring an eligible person's income to a support level established by law. The payment is reduced by the annual income from other sources such as Social Security paid to the surviving spouse or dependent children. Medical expenses may be deducted from the income ceiling. Pension is not payable to those who have assets that can be used to provide adequate maintenance. Maximum rates for the Improved Death Pension are listed on page 74.

Dependents' Education

Educational assistance benefits are available to spouses who have not remarried and children of: (1) veterans who died or are permanently and totally disabled as the result of a disability arising from active military service; (2) veterans who died from any cause while rated permanently and totally disabled from service-connected disability; (3) servicemembers listed for more than 90 days as currently missing in action or captured in line of duty by a hostile force; (4) servicemembers listed for more than 90 days as currently detained or interned by a foreign government or power.

The termination of a surviving spouse's remarriage — by death, divorce, or ceasing to live with another person as that person's spouse — will reinstate Dependents' Educational Assistance benefits to the surviving spouse.

Benefits may be awarded for pursuit of associate, bachelor or graduate degrees at colleges and universities — including independent

study, cooperative training and study abroad programs. Courses leading to a certificate or diploma from business, technical or vocational schools also may be taken.

Benefits may be awarded for apprenticeships, on-job training programs and farm cooperative courses. Benefits for correspondence courses under certain conditions are available to spouses only. Secondary-school programs may be pursued if the individual is not a high-school graduate. An individual with a deficiency in a subject may receive tutorial assistance benefits if enrolled halftime or more. Deficiency, refresher and other training also may be available.

Monthly Payments. Payments are made monthly. The rate is \$588 a month for full-time school attendance, with lesser amounts for part-time training. A person may receive educational assistance for full-time training for up to 45 months or the equivalent in part-time training. Payments to a spouse end 10 years from the date the individual is found eligible or from the date of the death of the veteran. VA may grant an extension. Children generally must be between the ages of 18 and 26 to receive education benefits, though extensions may be granted.

Work-Study. Participants must train at the three-quarter or full-time rate. They may be paid in advance 40 percent of the amount specified in the work-study agreement or an amount equal to 50 times the applicable minimum wage, whichever is less. Participants under the supervision of a VA employee may provide outreach services, prepare and process VA paperwork, and work at a VA medical facility or perform other approved activities.

Counseling Services. VA may provide counseling services to help an eligible dependent pursue an educational or vocational objective.

Special Benefits. An eligible child over age 14 with a physical or mental disability that impairs pursuit of an educational program may receive special restorative training to lessen or overcome that impairment. This training may include speech and voice correction, language retraining, lip reading, auditory training, Braille reading and writing, and similar programs. Specialized vocational training also is available to an eligible spouse or child over age 14 who is handicapped by a physical or mental disability that prevents pursuit of an educational program.

Spina Bifida Assistance. A child with spina bifida, who is parented by a Vietnam veteran, can receive vocational training to guide the child, parent or guardian in choosing a vocational training program. VA also will provide up to 24 months of training to achieve a vocational goal.

Educational Loans

Loans are available to spouses who qualify for educational assistance. Spouses who have passed their 10-year period of eligibility may be eligible for an educational loan. During the first two years after the end of their eligibility period, they may borrow up to \$2,500 per academic year to continue a full-time course leading to a college degree or to a professional or vocational objective which requires at least six months to complete. VA may waive the six-month requirement. Loans are based on financial need.

Home Loan Guaranties

A VA loan guaranty to acquire a home may be available to an unmarried spouse of a veteran or servicemember who died as a result of service-connected disabilities, or to a spouse of a servicemember who has been officially listed as missing in action or as a prisoner of war for more than 90 days. Spouses of those listed as prisoners of war or missing in action are limited to one loan.

Montgomery GI Bill Death Benefit

VA will pay a special Montgomery GI Bill death benefit to a designated survivor in the event of the service-connected death of an individual while on active duty or within one year after discharge or release. The deceased must either have been entitled to educational assistance under the Montgomery GI Bill program or a participant in the program who would have been so entitled but for the high school diploma or length-of-service requirement. The amount paid will be equal to the participant's actual military pay reduction less any education benefits paid.

WOMEN VETERANS

Women veterans are eligible for the same VA benefits as male veterans. Additional services and benefits for women veterans are gender-specific, and include breast and pelvic examinations and other general reproductive health-care services. Preventive health

care provided includes counseling, contraceptive services, menopause management, Pap smears and mammography. Referrals are made for services that VA is unable to provide.

VA health-care professionals provide counseling and treatment to help veterans overcome psychological trauma resulting from sexual trauma during active military service. Appropriate care and services are provided for any injury, illness or psychological condition resulting from such trauma.

To ensure privacy for women veterans, VA medical centers have made structural changes. Women Veterans' Coordinators are available at all VA facilities to assist women veterans seeking treatment and benefits.

HOMELESS VETERANS

A number of VA benefits prevent at-risk veterans from becoming homeless, including disability compensation, pension and education benefits. VA conducts community-based "stand downs" to make benefits information and assistance more accessible to homeless veterans. Homeless veterans also are provided special assistance through many other VA program initiatives.

In addition, VA provides health and rehabilitation programs for homeless veterans. Health Care for Homeless Veterans programs provide outreach and comprehensive medical, psychological and rehabilitation treatment programs. Domiciliary Care for Homeless Veterans programs provide residential rehabilitation services. VA has a growing number of Compensated Work Therapy / Therapeutic Residence group homes, special daytime, drop-in centers, and Comprehensive Homeless Centers.

VA's Homeless Providers Grant and Per Diem Program assists nonprofit and local government agencies to establish housing or service centers for homeless veterans. Grants are awarded for the construction, acquisition or renovation of facilities. VA also has joined with the Department of Housing and Urban Development, the Social Security Administration, veterans service organizations, and community nonprofit groups to assist homeless veterans. For information on benefits for homeless veterans, contact the nearest VA facility.

VA has been authorized to guarantee up to 15 loans with a total value of \$100 million for multifamily transitional housing projects for homeless veterans. More information about this program can be found (<http://www.va.gov/health/homeless/multifamily.htm>) on the Internet.

OVERSEAS BENEFITS

Medical Benefits

VA will pay for medical services for the treatment of service-connected disabilities and related conditions for veterans abroad. VA does not authorize nursing-home care in foreign jurisdictions, except for the Philippines. Services in most foreign countries must be authorized by the Foreign Medical Program Office, PO Box 65021, Denver, CO 80206-9021, USA, phone 303-331-7590. Services provided in Canada are under the jurisdiction of the VA Center in White River Junction, VT 05009-0001, USA, phone 802-296-6379. Services provided in the Philippines are under the jurisdiction of the U.S. VA office in Pasay City, phone 011-632-833-4566.

Other Overseas Benefits

VA monetary benefits, including compensation, pension, educational assistance and burial allowances, generally are payable overseas. Some programs in foreign jurisdictions are restricted. Home-loan guaranties are available only in the United States and selected U.S. territories and possessions. Educational benefits are limited to approved degree-granting programs in institutions of higher learning. Beneficiaries residing in foreign countries should contact the nearest American embassy or consulate for information and claims assistance. In Canada, veterans should contact an office of Veterans Affairs Canada. Additional information on benefits and services available outside the United States can be found on the World Wide Web (<http://www.vba.va.gov/foreign/>).

BENEFITS FOR SPECIAL GROUPS

A number of groups who have provided military-related service to the United States have been granted VA benefits. For the service to qualify, the Defense Secretary must certify that the group has provided active military service. Individual members must be issued a discharge by the Defense Secretary to qualify for VA benefits. Service

in the following groups has been certified as active military service for benefits purposes:

1. Women Airforce Service Pilots (WASPs).
2. World War I Signal Corps Female Telephone Operators Unit.
3. Engineer Field Clerks.
4. Women's Army Auxiliary Corps (WAAC).
5. Quartermaster Corps female clerical employees serving with the American Expeditionary Forces in World War I.
6. Civilian employees of Pacific naval air bases who actively participated in defense of Wake Island during World War II.
7. Reconstruction aides and dietitians in World War I.
8. Male civilian ferry pilots.
9. Wake Island defenders from Guam.
10. Civilian personnel assigned to OSS secret intelligence.
11. Guam Combat Patrol.
12. Quartermaster Corps members of the Keswick crew on Corregidor during World War II.
13. U.S. civilians who participated in the defense of Bataan.
14. U.S. merchant seamen who served on blockships in support of Operation Mulberry in the World War II invasion of Normandy.
15. American merchant marines in oceangoing service during World War II.
16. Civilian Navy IFF radar technicians who served in combat areas of the Pacific during World War II.
17. U.S. civilians of the American Field Service who served overseas in World War I.
18. U.S. civilians of the American Field Service who served overseas under U.S. armies and U.S. army groups in World War II.
19. U.S. civilian employees of American Airlines who served overseas in a contract with the Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.
20. Civilian crewmen of U.S. Coast and Geodetic Survey vessels who served in areas of immediate military hazard while conducting cooperative operations with and for the U.S. Armed Forces between Dec. 7, 1941, and Aug. 15, 1945.
21. Members of the American Volunteer Group (Flying Tigers) who served between Dec. 7, 1941, and July 18, 1942.
22. U.S. civilian flight crew and aviation ground support employees of United Air Lines who served overseas in a contract with Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.
23. U.S. civilian flight crew and aviation ground support employees of Transcontinental and Western Air, Inc. (TWA), who served

overseas in a contract with the Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.

24. U.S. civilian flight crew and aviation ground support employees of Consolidated Vultee Aircraft Corp. (Consairway Division) who served overseas in a contract with Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.

25. U.S. civilian flight crew and aviation ground support employees of Pan American World Airways and its subsidiaries and affiliates, who served overseas in a contract with the Air Transport Command and Naval Air Transport Service between Dec. 14, 1941, and Aug. 14, 1945.

26. Honorably discharged members of the American Volunteer Guard, Eritrea Service Command, between June 21, 1942, and March 31, 1943.

27. U.S. civilian flight crew and aviation ground support employees of Northwest Airlines who served overseas under the airline's contract with Air Transport Command from Dec. 14, 1941, through Aug. 14, 1945.

28. U.S. civilian female employees of the U.S. Army Nurse Corps who served in the defense of Bataan and Corregidor during the period January 2, 1942, to February 3, 1945.

29. U.S. flight crew and aviation ground support employees of Northeast Airlines Atlantic Division, who served overseas as a result of Northeast Airlines' contract with the Air Transport Command during the period December 7, 1941, through August 14, 1945.

30. U.S. civilian flight crew and aviation ground support employees of Braniff Airways, who served overseas in the North Atlantic or under the jurisdiction of the North Atlantic Wing, Air Transport Command, as a result of a contract with the Air Transport Command during the period February 26, 1942, through August 14, 1945.

SMALL AND DISADVANTAGED BUSINESS UTILIZATION

The Office of Small and Disadvantaged Business Utilization (OSDBU) helps small businesses obtain information on acquiring contracts with VA. Like other federal offices, VA is required to place a portion of its contracts and purchases with small and disadvantaged businesses. VA contracting offices are encouraged to include veteran-owned contractors in bid solicitations and to meet government-wide goals for utilizing businesses owned by service-disabled

veterans. Information on these businesses can be found under “Procurement PRO-Net” on the Small Business Administration’s World Wide Web page (<http://www.sba.gov/VETS>). For more information, write to OSDBU (00SB), Department of Veterans Affairs, 810 Vermont Ave., N.W., Washington, DC 20420, or connect to the OSDBU web page (<http://www.va.gov/OSDBU>).

OTHER FEDERAL BENEFITS

Some benefits for veterans and their dependents are not administered by the Department of Veterans Affairs. The following information describes these benefits and how to apply for them.

Job-Finding Assistance

State employment service offices help veterans find jobs by providing free job counseling, testing, referral and placement services. Veterans are given priority in referral for job openings and training opportunities. Disabled veterans receive the highest priority in referrals. Employment offices also assist veterans by providing information about unemployment compensation, job markets and on-the-job and apprenticeship training opportunities. Veterans should present a copy of their military discharge, form DD-214, at the nearest state employment service office.

Veterans’ Workforce Investment Program

The Veterans’ Workforce Investment Program provides for a national job training program for campaign or wartime veterans, and for veterans who are disabled, recently separated from military service or have significant barriers to employment. Job training programs may be conducted through public agencies and private nonprofit organizations. Veterans should apply at the nearest state employment service office.

Disabled Veterans Outreach Program

The Disabled Veterans Outreach Program locates disabled veterans and helps them find jobs. Outreach staff members, many of whom are disabled veterans themselves, are located in state employment service offices and One-Stop centers. Others are located in VA regional offices and readjustment counseling centers (Vet Centers).

Re-employment Rights

A person who left a civilian job to enter active duty in the Armed Forces may be entitled to return to the job after discharge or release from active duty. Re-employment rights are provided for those who served in the active duty or reserve components of the Armed Forces. To be re-employed, four requirements must be met: (1) the person must give advance notice of military service to the employer; (2) the cumulative absence from the civilian job shall not exceed five years (with some exceptions); (3) the person must submit a timely application for re-employment; and (4) the person must not have been released with a dishonorable or other punitive discharge.

The law calls for the returning veteran to be placed in the job as if the veteran had remained continuously employed. This means that the person may be entitled to benefits that are based on seniority, such as pensions, pay increases and promotions. The law also prohibits discrimination in hiring, promotion or other advantages of employment on the basis of military service.

Applications for re-employment should be given, verbally or in writing, to a person authorized to represent the company for hiring purposes. A record should be kept of the application. If there are problems in attaining re-employment, the employee should contact the Department of Labor's Veterans' Employment and Training Service (VETS) in the state of the employer concerned. This applies to private sector, as well as state, local and federal government employees, including the Postal Service.

Employees should contact their agency personnel office about restoring rights. If a job is not restored or is restored improperly, the employee has the right to file a complaint with VETS. Additionally, a federal employee may appeal directly to the Merit Systems Protection Board. Non-federal employees may file a complaint in U.S. district court. Additional information is available from the Department of Labor (<http://www.dol.gov/dol/vets>) on the Internet.

Unemployment Compensation

Weekly unemployment compensation may be paid to discharged servicemembers for a limited period of time. The amount and duration of payments are governed by state laws. To apply, veterans should immediately contact their nearest state employment office after leaving military service and present a copy of their military discharge, form DD-214.

Federal Contractor Affirmative Action

Federal legislation prohibits employers with federal contracts from discriminating in employment against individuals who served on active duty during a war or in a campaign or expedition for which a campaign badge has been authorized, Vietnam-Era veterans who served on active duty for more than 180 days, any part of which occurred during the period listed on page 10 and who were discharged or released with other than a dishonorable discharge or who were discharged or released with a service-connected disability.

Federal legislation also prohibits employers with federal contracts from discriminating in employment against "special disabled" veterans. Special disabled veterans are veterans who have a VA disability rating of 30 percent or more, veterans who are rated at 10 or 20 percent who have been determined to have a serious employment handicap and veterans who were discharged or released from active duty because of a service-connected disability. Federal legislation requires these contractors to take affirmative action to employ and advance in employment campaign veterans, Vietnam-Era and special disabled veterans. It also requires these contractors to list jobs, including full-time, temporary and part-time jobs, with state employment services. Veterans who believe their rights have been violated may file a complaint with the U.S. Department of Labor or at a state employment office.

Federal Jobs for Veterans

The Veterans Readjustment Appointment (VRA) authority allows federal agencies to appoint eligible veterans to jobs without competition. Such appointments may lead to conversion to career or career-conditional employment upon satisfactory work for two years. Veterans seeking VRA appointment should apply directly to the agency where they wish to work.

The Office of Personnel Management (OPM) administers the Disabled Veterans Affirmative Action Program, which requires that all federal departments and agencies establish plans to facilitate the recruitment and advancement of disabled veterans.

Certain veterans, principally those who are disabled or who served in a hostile area, are entitled to preference in competing for civil service jobs. This preference includes five or 10 points added to passing scores in examinations and preference in job retention. Preference also is provided for certain unremarried widows and

widowers of deceased veterans and for mothers of military personnel who died in service; spouses of service-connected disabled veterans who are no longer able to work in their usual occupations; and mothers of veterans who have permanent and total service-connected disabilities. Individuals interested in federal employment should contact the personnel offices of the federal agencies in which they wish to be employed. Information also may be obtained by contacting any Office of Personnel Management Service Center. The centers are listed in telephone books under U.S. Government.

The Veterans' Employment Opportunities Act of 1998 allows individuals eligible for veterans' preference or honorably discharged veterans who substantially completed three or more years of continuous active service to compete for certain federal jobs. The law requires a federal agency to allow eligible veterans to apply for jobs when the agency will accept applications from individuals outside its own workforce.

Information on veterans' federal service employment rights and privileges can be found on the World Wide Web in OPM's *VetGuide* (<http://www.opm.gov/veterans/html/vetguide.htm>). Additional federal employment information and current job openings can be found on the Internet (<http://www.usajobs.opm.gov>) and through USA Jobs by phone at 912-757-3000.

Transition Assistance Program

The Transition Assistance Program assists servicemembers and their spouses who are scheduled for separation from active duty. The program, a joint effort by the Department of Defense, Department of Labor, Department of Transportation and VA, provides employment and training information to servicemembers within 180 days of their separation from the military. Three-day workshops to help veterans and their spouses make the transition from military to civilian employment are conducted at military installations. Additional counseling is available to disabled servicemembers. For more information, contact the nearest state employment service office or the Transition Office on the nearest military base.

Operation Transition

The military services provide civilian-transition counseling at least 90 days prior to each servicemember's discharge in a program called Operation Transition. A Defense Department document (DD Form 2586) is prepared that provides military experience, training history,

civilian job equivalent experience and recommended educational credit. The document is delivered to servicemembers 90 to 180 days before the scheduled separation.

The Defense Outplacement Referral System (DORS) refers resumes to potential employers through 350 Transition offices worldwide. Resumes are provided to employers by mail, electronic mail, or facsimile. Employers may place job ads on the electronic Transition Bulletin Board (TBB) kept by Transition offices. Those employers having the proper computer equipment are able to place their ads electronically; others may mail or fax their ads to the TBB. Servicemembers are encouraged to respond directly to employers with their resumes. The electronic bulletin board also contains business opportunities, a calendar of transition seminars and events, and other helpful information.

Two special registries have been developed at Transition offices to help separating servicemembers obtain public community service jobs. The "Registry of Public and Community Service Organizations" contains information on organizations desiring to hire servicemembers. The "Personnel Registry" lists servicemembers who desire employment in public and community service occupations. The Defense Department matches people and employers on the two registries, and counsels separating servicemembers on how to apply for positions with public and community service organizations.

Loans for Farms and Homes

Loans and guaranties may be provided by the U.S. Department of Agriculture to buy, improve or operate farms. Loans and guaranties are available for housing in towns generally up to 20,000 in population. Applications from veterans have preference. For further information contact Farm Service Agency or Rural Economic and Community Development, U.S. Department of Agriculture, Washington, DC 20250, or apply at local Department of Agriculture offices, usually located in county seats.

FHA Home Mortgage Insurance

The Federal Housing Administration is responsible for the Home Mortgage Insurance Program for Veterans. These home loans can require less down payment than other FHA programs. Veterans on active duty are eligible if they enlisted before Sept. 8, 1980, or entered on active duty before Oct. 14, 1982, and were discharged under other than dishonorable conditions with at least 90 days service. Veterans

with enlisted service after Sept. 7, 1980, or who entered on active duty after Oct. 16, 1981, must have served at least 24 months unless discharged for hardship or disability. Active duty for training is qualifying service. Submit VA Form 26-8261a to VA for a Certificate of Veteran Status. This certificate is submitted by the lender to FHA.

Naturalization Preference

Aliens with honorable service in the U.S. Armed Forces during hostilities may be naturalized without having to comply with the general requirements for naturalization. Such aliens must have been lawfully admitted to the United States for permanent residence or have been inducted, enlisted, re-enlisted or extended an enlistment in the Armed Forces while within the United States, Puerto Rico, Guam, the Virgin Islands of the United States, the Canal Zone, American Samoa, Northern Marianas or Swain's Island. Hostilities must be periods declared by the President. Aliens with honorable service in the U.S. Armed Forces for three years or more during periods not considered a conflict or hostility by Executive Order may be naturalized provided they have been lawfully admitted to the United States for permanent residence. Applications must be made while on active duty or within six months of discharge.

Aliens who have served honorably after Oct. 15, 1978, for at least 12 years may be granted special immigrant status. Aliens who died as a result of wounds incurred or disease contracted during periods of hostilities declared by the President may receive recognition as U.S. citizens. An application may be submitted by the person's next of kin or other authorized representative. This posthumous citizenship is honorary only and does not confer any other benefits to the person's surviving relatives. For assistance, contact the nearest office of the Immigration and Naturalization Service, Justice Department.

Small Business Administration

SBA provides a number of services to assist veterans who own or are considering starting small businesses. Among the services provided are business training, counseling, mentoring and loan guarantees. Under SBA's Loan Guaranty Program, loans are provided by banks or other lending institutions, with SBA guaranteeing up to 85 percent of the total amount. Information about SBA's full range of programs and services for veterans can be found on the Internet (<http://www.sba.gov/VETS/>) or by contacting veterans affairs officers at SBA field offices. Call 1-800-827-5722 to locate the nearest SBA office.

Social Security

Monthly retirement, disability and survivor benefits under Social Security are payable to a veteran and dependents if the veteran has earned enough work credits under the program. Upon the veteran's death, a one-time payment of \$255 also may be made to the veteran's spouse or child. In addition, a veteran may qualify at age 65 for Medicare's hospital insurance and medical insurance. Medicare protection also is available to people who have received Social Security disability benefits for 24 months, and to insured people and their dependents who need dialysis or kidney transplants.

Active duty or active duty for training in the U.S. uniformed services has counted toward Social Security since January 1957. Since Jan. 1, 1988, work as a member of the Armed Forces Reserve components while on inactive duty for training also counts toward Social Security. Servicemembers and veterans receive an extra \$300 credit for each quarter in which they received any basic pay for active duty or active duty for training after 1956 and before 1978. After 1977, a credit of \$100 is granted for each \$300 of reported wages up to a maximum credit of \$1,200. No additional Social Security taxes are withheld from pay for these extra credits. Also, noncontributory Social Security credits of \$160 a month may be granted to veterans who served after Sept. 15, 1940, and before 1957, including attendance at service academies. More information can be found on the Internet (<http://www.ssa.gov/>) or by calling 1-800-772-1213.

Supplemental Security Income

For those age 65 or older and those who are blind or otherwise disabled, Supplemental Security Income (SSI) may be provided, if they have little or no income or resources. States may supplement the federal payments to eligible persons and may disregard additional income. Although VA compensation and pension benefits are counted in determining income for SSI purposes, some income is not counted. Also, not all resources count in determining eligibility. For example, a person's home and the land it is on do not count. Personal effects, household goods, automobiles and life insurance may not count, depending upon their value. Information and assistance in applying for these payments may be obtained at any Social Security office or by calling 1-800-772-1213.

Passports to Visit Overseas Cemeteries

"No-fee" passports are available for family members visiting World War I and World War II graves and memorialization sites overseas.

Those eligible for such passports include surviving spouses, parents, children, sisters, brothers and guardians of the deceased who are buried or commemorated in American military cemeteries on foreign soil. For additional information, write to the American Battle Monuments Commission, Courthouse Plaza II, Suite 500, 2300 Clarendon Blvd., Arlington, VA 22201, or phone 703-696-6897.

Medals

Medals awarded while in active service are issued by the individual military services if requested by veterans or by the next of kin of deceased veterans. Requests for medals from the Navy, Marine Corps and Coast Guard should be sent to the U.S. Navy Liaison Office, National Personnel Records Center, Room 3475, 9700 Page Blvd., St. Louis, MO 63132-5100. Requests for medals from the Army should be sent to the U.S. Army Reserve Personnel Center, ATTN: ARPC-VSE, 9700 Page Blvd., St. Louis, MO 63132-5100. Requests for medals from the Air Force should be sent to the National Personnel Records Center (Military Personnel Records), 9700 Page Blvd., St. Louis, MO 63132-5100.

When requesting medals, type or clearly print the veteran's full name, include the veteran's branch of service, service number or Social Security Number and provide the veteran's exact or approximate dates of military service. The request must contain the signature of the veteran or the signature of the next of kin if the veteran is deceased. If available, include a copy of the discharge or separation document, WDAGO Form 53-55 or DD Form 214.

Requests should be submitted on Standard Form 180, "Request Pertaining To Military Records," which may be obtained at VA offices, from veterans organizations or can be downloaded from the Internet (<http://www.vba.va.gov/pubs/otherforms.htm>). Additional information can be found on the National Personnel Records Center's Internet pages (<http://www.nara.gov/regional/mpr.html>).

Review of Discharges

Each of the military services maintains a discharge review board with authority to change, correct, or modify discharges or dismissals that are not issued by a sentence of a general court martial. The board has no authority to address medical discharges. The veteran or, if the veteran is deceased or incompetent, the surviving spouse, next of kin or legal representative may apply for a review of discharge by writing to the military department concerned, using

Department of Defense Form 293. This form may be obtained at a VA regional office. If the discharge was more than 15 years ago, a veteran must petition the appropriate service Board for Correction of Military Records. Service discharge review boards conduct hearings in Washington, D.C.

Most of the military services have traveling review boards that visit selected cities to hear cases. The Navy does not have a traveling review board. The Army also videotapes the testimony of applicants for later review by a board in Washington, D.C. Discharges awarded as a result of unauthorized absence in excess of 180 days make persons ineligible for VA benefits regardless of action taken by discharge review boards, unless VA determines there were compelling circumstances for the absences. Boards for the correction of military records also may consider such cases.

Veterans with disabilities incurred or aggravated during active military service may qualify for medical or related benefits regardless of separation and characterization of service. Veterans separated administratively under other than honorable conditions may request that their discharge be reviewed for possible recharacterization, provided they file their appeal within 15 years of the date of separation. Questions regarding the review of a discharge may be addressed to the appropriate discharge review board:

Army

Army Review Boards Agency
Support Division, St. Louis
ATTN: SFMR-RBR-SL
9700 Page Avenue
St. Louis, MO 63132-5200

Navy and Marine Corps

Naval Council of Personnel
Boards
20 Kennon St., SE
Room 309 (NDRB)
Washington Navy Yard, DC 20593

Air Force

SAF/MIBR
550-C Street West, Suite 40
Randolph AFB, TX 78150-4742

Coast Guard

Commandant (G-WPM)
2100 Second Street, SW
Washington, DC 20593-0001

Replacing Military Records

If discharge or separation papers are lost, duplicate copies may be obtained by contacting the National Personnel Records Center, Military Personnel Records, 9700 Page Blvd., St. Louis, MO 63132-5100. Specify that a duplicate separation document or discharge is

needed. The veteran's full name should be printed or typed so that it can be read clearly, but the request must also contain the signature of the veteran or the signature of the next of kin, if the veteran is deceased. Include branch of service, service number or Social Security number and exact or approximate dates and years of service. Use Standard Form 180, "Request Pertaining To Military Records." (See page 76 for information on obtaining this and other federal forms through the Internet or contact your local VA regional office.) It is not necessary to request a duplicate copy of a veteran's discharge or separation papers solely for the purpose of filing a claim for VA benefits. If complete information about the veteran's service is furnished on the application, VA will obtain verification of service from the National Personnel Records Center or the service department concerned. In a medical emergency, information from a veteran's records may be obtained by phoning the appropriate service: Army, 314-538-4261; Air Force, 314-538-4243; Navy, Marine Corps or Coast Guard, 314-538-4141.

Correction of Military Records

The secretary of a military department, acting through a board for correction of military records, has authority to correct any military record when necessary to correct an error or remove an injustice. Applications for correction of a military record, including review of discharges issued by courts martial, may be considered by a correction board.

A request for correction generally must be filed by the veteran, survivor or legal representative within three years after discovery of the alleged error or injustice. The board may excuse failure to file within the prescribed time, however, if it finds it would be in the interest of justice to do so. It is the responsibility of the applicant to show why the filing of the application was delayed and why it would be in the interest of justice for the board to consider the application despite the delay.

To justify any correction, it is necessary to show to the satisfaction of the board that the alleged entry or omission in the records was in error or unjust. Applications should include all available evidence, such as signed statements of witnesses or a brief of arguments supporting the requested correction. Application is made with DD Form 149, available at any VA office, or by writing to the appropriate board at the addresses shown on page 68.

Army

(Active Duty Personnel)

Army Board for the
Correction of Military Records
1941 Jeff. Davis Hwy., 2nd Floor
Arlington, VA 22202-4508

Army

(Other Than Active Duty)

Army Review Boards Agency
Support Division, St. Louis
ATTN: SFMR-RBR-SL
9700 Page Avenue
St. Louis, MO 63132-5200

Navy and Marine Corps

Naval Council of Personnel Boards
20 Kennon St., SE
Room 309 (NDRB)
Washington Navy Yard, DC 20593

Air Force

Board for Correction of
Air Force Records
550-C Street West, Suite 40
Randolph AFB, TX 78150-4742

Navy and Marine Corps

Board for Correction of
Naval Records
2 Navy Annex
Washington, DC 20370-5100

Coast Guard

Chairman
Board for Correction of
Military Records (C-60)
Dept. of Transportation
400 7th Street, SW
Washington, DC 20590

Armed Forces Retirement Homes

The following veterans may be eligible to live in two retirement homes run by the Armed Forces Retirement Home: veterans 60 years of age or older who have completed 20 years or more of active service; veterans incapable of earning a livelihood because of a service-connected disability incurred in the line of duty in the armed forces; other veterans incapable of earning a livelihood because of injuries, disease, or disability who served in a war theater during a time of war declared by Congress or who were eligible for hostile fire special pay; veterans who served in the women's component of the Armed Forces before the enactment of the Women's Armed Services Integration Act of 1948. Veterans are not eligible if they have been convicted of a felony or are not free from alcohol, drug or psychiatric problems.

New residents must be capable of living independently in a dormitory. The Armed Forces Retirement Home is an independent federal agency. For information, write to the Public Affairs Office, U.S. Soldiers' and Airmen's Home, 3700 N. Capitol St. NW, Washington, DC 20317, or phone 1-800-422-9988; or write to U.S. Naval Home, 1800 Beach Drive, Gulfport, MS 39507, or phone 1-800-332-3527.

Commissary and Exchange Privileges

Unlimited exchange and commissary store privileges in the United States are available to honorably discharged veterans with a service-connected disability rated at 100 percent, unmarried surviving spouses of members or retired members of the Armed Forces, recipients of the Medal of Honor, and their dependents and orphans. Certification of total disability is done by VA. Reservists and their dependents also may be eligible. Privileges overseas are governed by international law and are available only if agreed upon by the foreign government concerned. VA provides assistance in completing DD Form 1172, "Application for Uniformed Services Identification and Privilege Card."

Death Gratuity

Military services provide a death gratuity of \$6,000 to a deceased servicemember's next of kin. The death gratuity is paid for death in active service or for retirees who died within 120 days of retirement as a result of service-connected injury or illness. Parents, brothers or sisters may be provided the gratuity, if designated as next of kin by the deceased. The gratuity is paid by the last military command of the deceased. If the beneficiary is not paid automatically, application may be made to the military service concerned.

APPEALS

Veterans and other claimants for VA benefits have the right to appeal decisions made by a VA regional office or medical center. Typical issues appealed are disability compensation, pension, education benefits, recovery of overpayments, medication copayment debts and reimbursement for medical services that were not authorized.

A claimant has one year from the date of the notification of a VA decision to file an appeal. The first step in the appeal process is for a claimant to file a written notice of disagreement with the VA regional office or medical center that made the decision. This is a written statement that a claimant disagrees with VA's decision. Following receipt of the written notice, VA will furnish the claimant a "Statement of the Case" describing what facts, laws and regulations were used in deciding the case. To complete the request for appeal, the claimant must file a "Substantive Appeal" within 60 days of the mailing of the Statement of the Case, or within one year from the date VA mailed its decision, whichever period ends later.

Board of Veterans' Appeals

The Board of Veterans' Appeals makes decisions on appeals on behalf of the Secretary of Veterans Affairs. Although it is not required, a claimant may be represented by a veterans service organization, an agent or an attorney. The Board reviews fee agreements between appellants and attorneys or agents. Appellants have the right to present their case in person to a member of the Board at a hearing in Washington, D.C., at a VA regional office or by videoconference.

The texts of appeal decisions, as well as a plain-language pamphlet, "Understanding the Appeal Process," can be found on the Internet (<http://www.va.gov/vbs/bva>). This pamphlet may also be requested by writing to Department of Veterans Affairs, Board of Veterans' Appeals (01B), Washington, DC 20420.

U.S. Court of Appeals for Veterans Claims

A Board of Veterans' Appeals decision that does not grant a claimant the benefits desired may be appealed to the U.S. Court of Appeals for Veterans Claims, an independent court, not part of the Department of Veterans Affairs.

To appeal a claim to the court, a claimant must have filed a Notice of Disagreement on that claim on or after Nov. 18, 1988. An appeal must be received by the court with a postmark that is within 120 days after the date — stamped on the decision — on which the Board of Veterans' Appeals mailed its decision.

The court reviews the record considered by the Board of Veterans' Appeals. It does not hold trials or receive new evidence. Appellants may represent themselves before the court or have lawyers or approved agents as representatives. Oral argument is held only at the direction of the court. Either party may appeal a decision of the court to the U.S. Court of Appeals for the Federal Circuit and may seek review in the Supreme Court of the United States.

The court's Internet website (<http://www.vetapp.gov>) contains its decisions, case status information, rules and procedures, and other special announcements. The court's decisions can also be found in West's Veterans Appeals Reporter, and on the WestLaw and LEXIS on-line services. For other questions, write to the Clerk of the Court, 625 Indiana Ave. NW, Suite 900, Washington, DC 20004, or call the clerk's office at 202-501-5970.

2001 Disability Compensation

Disability	Monthly Rate (\$)
10 percent	101
20 percent	194
30 percent	298
40 percent	427
50 percent	609
60 percent	769
70 percent	969
80 percent	1,125
90 percent	1,266
100 percent	2,107

Depending upon the disability rating of the veteran, allowances for a spouse range from \$35 to \$117; and for each additional child, \$18 to \$61.

2001 Improved Pension

Status	Maximum Annual Rate (\$)
Veteran without dependent	9,304
With one dependent	12,186
Veteran permanently housebound	11,372
With one dependent	14,253
Veteran needing regular aid and attendance	15,524
With one dependent	18,405
Two veterans married to one another	12,186
Veterans of World War I and Mexican Border Period, addition to the applicable annual rate	2,109
Increase for each additional dependent child	1,586

2001 Vocational Rehabilitation Rates
(Paid monthly (\$))

Type of training*	No dependent	One dependent	Two dependents	Each add. dependent
A				
Full-time	433.06	537.19	633.04	46.14
3/4-time	325.41	403.49	473.29	35.48
1/2-time	217.73	269.77	317.11	23.67
B				
Full-time	433.06	537.19	633.04	46.14
C				
Full-time	378.65	457.91	527.72	34.32
D				
Full-time	433.06	537.19	633.04	46.14
3/4-time	325.41	403.49	473.29	35.48
1/2-time	217.73	269.77	317.11	23.67
1/4-time	108.85	134.89	158.55	11.82

***Type of training**

A. Institutional or unpaid work experience in a federal, state or local agency, or a federally recognized Indian tribe agency.

B. Unpaid on-job training in a federal, state or local agency, or a federally recognized Indian tribe agency; training in a home; vocational course in a rehabilitation facility or sheltered workshop; independent instructor; institutional non-farm cooperative.

C. Farm cooperative, apprenticeship, on-job training, or on-job non-farm cooperative. The VA payment is based on the wage received.

D. Independent living or extended evaluation.

Spouses
2001 Dependency and Indemnity Compensation
(Veteran died prior to Jan. 1, 1993)

Pay Grade	Monthly Rate (\$)
E-1-E-6.....	911
E-7.....	942
E-8.....	995
E-9.....	1,038
W-1.....	962
W-2.....	1,001
W-3.....	1,031
W-4.....	1,090
O-1.....	962
O-2.....	995
O-3.....	1,063
O-4.....	1,125
O-5.....	1,239
O-6.....	1,396
O-7.....	1,509
O-8.....	1,653
O-9.....	1,771
O-10.....	1,943

Spouses
2001 Dependency and Indemnity Compensation
(Veteran died on/after Jan. 1, 1993)

Allowances	Monthly Rate (\$)
Basic Rate	\$911
Additional:	
Each Dependent Child	229
Aid and Attendance	229
Housebound	110
Add \$197 if veteran was totally disabled eight continuous years prior to death.	

2001 Improved Death Pension

Recipient	Maximum Annual Rate (\$)
Surviving spouse	6,237
With one dependent child	8,168
Surviving spouse permanently housebound	7,625
With dependent child	9,551
Surviving spouse in need of regular aid and attendance	9,973
With dependent child	11,900
Allowance for each additional dependent child	1,586
Pension for each surviving child	1,586

Spina Bifida Benefits

(Effective Dec. 1, 2001)

	Level I	Level II	Level III
Monthly Rate (\$)	221	770	1,317
Provided to children of Vietnam veterans born with spina bifida. The three levels represent degree of disability.			

Loan Guaranty Entitlement

Loan Amount	Guaranty Percent	Maximum Amount (\$)
Up to \$45,000	50	22,500
\$45,001 to \$56,250	40-50	22,500
\$56,251 to \$144,000	40	36,000
\$144,001 or more	25	50,750
Manufactured home or lot	40	20,000

Funding Fees

Loan Category	Veterans % of loan	Reservists % of loan
Purchase or construction loans with down payments of less than 5 percent, refinancing loans and home improvement loans	2.0	2.75
Purchase or construction loans with down payments of at least 5 percent but less than 10 percent	1.5	2.25
Purchase or construction loans with down payments of 10 percent or more	1.25	2.0
Manufactured home loans	1.0	1.0
Interest rate reduction loans	0.5	0.5
Assumption of VA-guaranteed loans	0.5	0.5
Second or subsequent use without a down payment	3.0	3.0

World Wide Web Links

VA home page..... <http://www.va.gov>
VA consumer affairs..... <http://www.va.gov/customer/conaff.asp>
VA public affairs and special events..... <http://www.va.gov/opa/>

VA Benefits and Health Care Information:

VA compensation and pension benefits..... <http://www.vba.va.gov/bln/21/>
VA benefits on-line application..... <http://vabenefits.vba.va.gov/vonapp>
Health benefits and services..... <http://www.va.gov/vbs/health/>
Health benefits eligibility/enrollment..... <http://www.va.gov/health/elig/>
Burial and memorial benefits..... <http://www.cem.va.gov/>
Education benefits and services..... <http://www.gibill.va.gov/>
VA home loan guaranties..... <http://www.homeloans.va.gov/>
Veterans' claims appeals..... <http://www.va.gov/vbs/bva>
Benefits and services outside of the U. S..... <http://www.vba.va.gov/foreign/>

Forms:

VA forms..... <http://www.va.gov/forms/>
Additional government forms..... <http://www.vba.va.gov/pubs/otherforms.htm>

Employment Assistance:

Information for veterans..... <http://www.opm.gov/veterans/index.htm>
Veterans' hiring preference..... <http://www.opm.gov/veterans/html/vetguide.htm>
Federal government job openings..... <http://www.usajobs.opm.gov>
Dept. of Labor Employment & Training Service..... <http://www.dol.gov/dol/vets>

Business Assistance:

Small Business Administration..... <http://www.sba.gov/VETS/>
VA Off. of Small and Disadvantaged Bus. Utilization.. <http://www.va.gov/OSDBU/>

Other useful sites:

Burial in Arlington National Cemetery..... <http://www.mdw.army.mil/fs-a02a.htm>
Department of Defense..... <http://www.defenselink.mil/>
Military funeral honors..... <http://www.militaryfuneralhonors.osd.mil>
Military records and medals..... <http://www.nara.gov/regional/mpr.html>

La versión en español de este folleto.... <http://www.va.gov/opa/feature/index.htm>

Some web addresses may have changed subsequent to printing.

Where To Find More Information

By Phone:

For information on:

VA Benefits
Health Benefits
Education Benefits
Life Insurance
Debt Management
Mammography Hotline
Telecommunication Device
for the Deaf (TDD)
CHAMPVA
Headstones and Markers
Gulf War Helpline

Call:

1-800-827-1000
1-877-222-8387
1-888-442-4551
1-800-669-8477
1-800-827-0648
1-888-492-7844

1-800-829-4833
1-800-733-8387
1-800-697-6947
1-800-749-8387

Health Eligibility Center
1644 Tullie Circle
Atlanta, GA 30329-2303

404-235-1257
or
1-800-929-8387

By Computer:

This VA Federal Benefits booklet and other VA information is available on VA's World Wide Web Home Page at:

<http://www.va.gov/>

VA also has a toll-free bulletin board, called VA ONLINE, which can be reached at 1-800-US1-VETS (871-8387).

VA Facilities

Note: Patients should call the telephone numbers listed to obtain clinic hours of operation and specialties served.

The following symbols indicate additional programs are available at medical centers:

- * for nursing-home care units
- # for domiciliaries

ALABAMA

Medical Centers:

Central AL Veterans HC System:

Montgomery 36109 (215 Perry Hill Rd., 334-272-4670

#*Tuskegee 36083 (2400 Hospital Rd., 334-727-0550)

Birmingham 35233 (700 S. 19th St., 205-933-8101)

*Tuscaloosa 35404 (3701 Loop Rd. East, 205-554-2000)

Clinics:

Anniston 36202 (226 E. 9th St., 256-236-1661)

Anniston 36207 (413 Quintard Ave., 256-231-7980)

Decatur 35601 (401 Lee St. N.E., AM South Bldg., Suite 606, 256-350-1531)

Dothan 36303 (1785 East Main Street, 334-272-4670, ext. 4768/4690)

Gadsden 35906 (3004/3006 Rainbow Dr., 256-442-0766/413-7154)

Huntsville 35801 (201 Governor's Dr. S.W., 256-535-3101)

Huntsville 35801 (2006 Franklin St., SE, Suite 104, 256-534-1691)

Jasper 35501 (3400 Hwy 78 East, Medical Towers Suite 215, 205-221-7384)

Mobile 36604 (1359 Springhill Ave., 334-415-3900)

Shoals Area Sheffield 35660 (422DD Cox Blvd., 256-381-3602/9055)

Regional Office:

Montgomery 36109 (345 Perry Hill Rd., statewide, 1-800-827-1000)

Vet Centers:

Birmingham 35233 (1500 5th Ave. S., 205-731-0550)

Mobile 36606 (2577 Government Blvd., 334-478-5906)

National Cemeteries:

Mobile 36604 (1202 Virginia Street, for information, 850-452-3357)

Seale 36875 (Fort Mitchell, 553 Hwy. 165, 334-855-4731)

ALASKA

Clinic:

#Anchorage Outpatient Clinic and Regional Office 99508-2989 (2925 DeBarr Rd., 907-257-4700)

Regional Office:

Anchorage 99508-2989 (2925 DeBarr Rd., local, 257-4700; statewide, 1-800-827-1000)

Benefits Office:

Juneau 99802 (709 W. 9th St., #263, 907-586-7472)

Vet Centers:

Anchorage 99508 (4201 Tudor Centre Dr., Suite 115, 907-563-6966)

Fairbanks 99701 (542 4th Ave., Suite 100, 907-456-4238)

Kenai 99611 (445 Coral St., 907-283-5205)

Wasilla 99654 (851 E. Westpoint Ave., Suite 111, 907-376-4318)

National Cemeteries:

Fort Richardson 99505-5498 (P.O. Box 5-498, 907-384-7075)

Sitka 99835 (P.O. Box 5-498, for information, call 907-384-7075)

ARIZONA

Medical Centers:

*Phoenix 85012 (650 East Indian School Rd., 602-277-5551, Enrollment 602-222-2755)

*#Prescott 86313 (500 Highway 89 North, 520-445-4860)

*Tucson 85723 (3601 S. 6th Ave., 520-792-1450)

Clinics:

Bellemont 86015 (Camp Navajo Army Depot, P.O. Box 16196, 520-445-4860 ext. 7820 or 520-226-1056)

Casa Grande 85222 (Plaza del Sol, Suites H&I, 900 E. Florence Blvd., 520-629-4900 or 1-800-470-8262)

Kingman 86401 (1726 Beverly Ave, 520-445-4860 ext. 6830 or 520-692-0080)

Lake Havasu City 86403 (2035 Mesquite Ave., Suite E., 520-445-4860 ext. 7300 or 520-680-0090)

Mesa 85212 (6950 E. Williams Field Rd., 602-222-2630)

Safford 85546 (Bureau of Land Management, 711 S. 14th Ave., 520-629-4900 or 1-800-470-8262)

Show Low 85901 (2450 Show Low Lake Rd., Suite 1, 520-532-1069)

Sierra Vista 85613 (Bldg. 45006, Ft. Huachuca, 520-629-4900 or 1-800-470-8262)

Sun City 85351 (10147 Grand Ave., 602-222-2630)

Yuma 85365 (2555 E. Gila Ridge Road, 520-629-4900 or 1-800-470-8262)

Regional Office:

Phoenix 85012 (3225 N. Central Ave.; statewide, 1-800-827-1000)

Vet Centers:

Phoenix 85012 (77 E. Weldon Ave., Suite # 100, 602-640-2981)

Prescott 86303 (161 S. Granite St., Suite B, 520-778-3469)

Tucson 85719 (3055 N. 1st Ave., 520-882-0333)

National Cemeteries:

Phoenix 85024 (National Memorial Cemetery of Arizona, 23029 N. Cave Creek Rd., 480-513-3600)

Prescott 86313 (500 Highway 89 N.; for information, call 602-379-4615)

ARKANSAS

Medical Centers:

Fayetteville 72703 (1100 N. College Ave., 501-443-4301)

Central Arkansas Veterans Healthcare System

#*North Little Rock 72114 (2200 Fort Roots Dr., 501-257-1000)
Little Rock 72205 (4300 W. 7th St., 501-257-1000)

Clinics:

El Dorado 71730 (460 West Oak, 870-881-4426)

Ft. Smith 72901 (Sparks Medical Plaza, 1500 Dodson Ave., 501-709-6850)

Harrison 72601 (Main Street Clinic, 707 N. Main St., 870-741-3592)

Hot Springs 71913 (1629 Airport Rd., Suite B, 501-760-1513)

Mountain Home 72653 (405 Buttercup Dr., 870-425-3030)

Paragould 72450 (1101 West Morgan, Suite #8, 870-236-9756)

Regional Office:

North Little Rock 72115 (Bldg. 65, Ft. Roots, P.O. Box 1280; statewide, 1-800-827-1000)

Vet Center:

North Little Rock 72114 (201 W. Broadway, Suite A, 501-324-6395)

National Cemeteries:

Fayetteville 72701 (700 Government Avenue, 501-444-5051)

Fort Smith 72901 (522 Garland Ave., 501-783-5345)

Little Rock 72206 (2523 Confederate Boulevard, 501-324-6401)

CALIFORNIA

Medical Centers:

*Fresno 93703 (2615 E. Clinton Ave., 559-225-6100)

Greater Los Angeles HC System:
*Bakersfield 93301 (1801 West Wind Drive 661-632-1800)

- *Los Angeles 90012 (351 E. Temple St., 213-253-2677)
- *Sepulveda 91343 (16111 Plummer St., 818-891-7711)
- *Santa Barbara 93110 (4440 Calle Real, 805-683-1491)
- *West Los Angeles 90073 (11301 Wilshire Blvd., 310-478-3711)
- *Loma Linda 92357 (11201 Benton St., 909-825-7084 or 1-800-741-8387)
- *Long Beach 90822 (5901 E. 7th St., 562-494-2611)
- Northern Calif. HC System:
 - *Martinez 94553 (150 Muir Rd., 925-372-2000)
 - Sacramento 95655 (10535 Hospital Way, 916-366-5366)
- Palo Alto HC System:
 - *Livermore 94550 (4951 Arroyo Rd., 925-447-2560)
 - #Menlo Park 94025 (795 Willow Road, 650-493-5000)
 - #*Palo Alto 94304 (3801 Miranda Ave., 650-493-5000)
- San Diego HC System:
 - *San Diego 92161 (3350 La Jolla Village Dr., 858-552-8585)
 - *San Francisco 94121 (4150 Clement St., 415-221-4810)
- Clinics:**
 - Anaheim 92801 (1801 W. Romneya Drive, Suite 303, 714-780-5400)
 - Antelope Valley/Lancaster 93536 (45120 60th Street West, 805-723-6373)
 - Atwater 95301 (3605 Hospital Road, Suite D, 209—381-0105)
 - Auburn 95603 (3123 Professional Drive, Suite 250, 1-888-227-5404)
 - Bakersfield 93301 (1801 West Wind Dr., 661-632-1800)
 - Capitola 95010 (co-located at Santa Cruz Co. Vet Center, 1350 N. 41st St., Suite 102, 831-464-5519)
 - Chico 95928 (25 Main Street, Suite 101, 530-879-5000)
 - Chula Vista 91910 (835 Third Avenue, 619-409-1600)
 - Corona 92879 (800 Magnolia Ave, Suite 101, 909-817-8820)
 - Culver City 90230 (3831 Hughes Avenue, Ste. 104, 310-202-8223)
 - East Los Angeles 90040 (5400 E. Olympic Blvd., Suite 150, 323-725-7557)
 - El Centro 92227 (528 G. St., Brawley, 619-400-5013)
 - Escondido 92025 (815 East Pennsylvania Ave., 619-400-5013)
 - Eureka 95501 (727 E. Street, 707-442-5335)
 - Fairfield 94535 (103 Bodin Circle, Travis AFB, 707-437-1800)
 - Gardena 90247 (1251 Redondo Beach Blvd., 3rd Flr., 310-851-4705)
 - Lompoc 93436 (1111 E. Ocean Ave., Suite 8, 805-736-7767)
 - Long Beach 90806 (2001 River Avenue, 562-388-7900)
 - Los Angeles 90040 (5400 E. Olympic Blvd., #150, 213-725-7557)
 - *Martinez 94553 (150 Muir Road, 925-372-2000)
 - Mission Valley 92108 (8810 Rio San Diego Drive, 619-400-5000)
 - Modesto 95350 (826 Scenic Dr, 209-558-7300)
 - Monterey 93955 (located at Fort Ord, 3401 Engineer Lane, Seaside, 831-883-3800)
 - Oakland OPC 94612 (2221 Martin Luther King Jr. Way, 510-267-7820)
 - Oakland MHC 94626 (Oakland Army Base, Bldg 762, 510-587-3400)
 - Palm Desert 92211 (41865 Boardwalk, Suite 103, 760-341-5570 or 800-741-8387)
 - Port Hueneme 93043 (162 First Street, 805-982-6445)
 - Redding 96002 (351 Hartnell Ave., 530-226-7509)

Sacramento 95655 (10633 Grissom Ave., 916-366-5428)

Sacramento 95652-1074 (5342 Dudley Blvd. McClellan AFB, 916-561-7400)

San Francisco 94103 (13th & Mission St., Suite 3280, 415-551-7300)

San Jose 95119 (80 Great Oaks Blvd., 408-363-3000)

San Luis Obispo 93401 (1941 Johnson Ave., Suite 202, 805-546-1830)

Santa Ana 92704 (2740 S. Bristol Street, Ste. 110, 714-825-3500)

Santa Barbara 93110 (4440 Calle Real, 805-683-1491)

Santa Rosa 95403 (3315 Chanate Rd., 707-570-3800)

Seaside 93955 (3401 Engineer Ln., 831-883-3800)

Sepulveda 91343 (16111 Plummer St., 818-891-7711)

Stockton 95231 (co-located with San Joaquin General Hospital, 500 W. Hospital Rd., 209-468-7040)

Sun City 92586 (28125 Bradley Road, #130, 909-672-1931 or 800-741-8387)

Tulare 93274 (850 N. Gem Street, 559-684-8703)

Ukiah 95482 (238B Hospital Dr., 707-468-1870)

Vallejo 94592 (Bldg. 201, Walnut Avenue, 707-562-8200)

Victorville 92392 (12138 Industrial St., Suite 120, 760-951-2599 or 800-741-8387)

Vista 92083 (1840 West Drive, 760-643-2000)

Regional Offices:

Los Angeles 90024 (Fed. Bldg., 11000 Wilshire Blvd., serving counties of Inyo, Kern, Los Angeles, Orange, San Bernardino, San Luis Obispo, Santa Barbara and Ventura; statewide, 1-800-827-1000)

San Diego 92108 (8810 Rio San Diego Dr., serving counties of Imperial, Riverside and San Diego; statewide, 1-800-827-1000)
Oakland 94612 (1301 Clay St., Rm. 1300 North; statewide, 1-800-827-1000)

(Recorded benefits, 24-hour availability, 510-637-1325)
Counties of Alpine, Lassen, Modoc and Mono served by Regional Office in Reno, Nev.

Benefits Office:

Commerce 90022 (5400 E. Olympic Blvd., 310-235-6199)

Vet Centers:

Anaheim 92805 (859 S. Harbor Blvd., 714-776-0161)

Chico 95928 (25 Main St., 530-899-8549)

Concord 94520 (1899 Clayton Rd., Suite 140, 925-680-4526)

Culver City 90230 (5730 Uplander Way, Ste. 100, 310-641-0326)

East Los Angeles 90022 (5400 E. Olympic Blvd., #140, 323-728-9966)

Eureka 95501 (2830 G St., Suite A, 707-444-8271)

Fresno 93726 (3636 N. 1st St., Suite 112, 559-487-5660)

Gardena 90247 (1251 Redondo Beach Blvd., Gardena, 310-767-1221)

Los Angeles 90230 (5730 Uplander Way, Ste. 100, Culver City, 310-641-0326)

Marina 93933 (455 Reservation Rd., Suite E, 408-384-1660)

Oakland 94612 (1504 Franklin St., #200, 510-763-3904)

Redwood City 94062 (2946 Broadway St., 415-299-0672)

Riverside 92504 (4954 Arlington Ave., Suite A, 909-359-8967)

Rohnert Park 94928 (6225 State Farm Dr., Suite 101, 707-586-3295)

Sacramento 95825 (1111 Howe Ave., Suite 390, 916-566-7430)

San Bernardino 92408 (155 West Hospitality Lane, Suite #140, 909-890-0797)

San Diego 92103 (2900 6th Ave., 619-294-2040)

San Francisco 94103 (205 13th St., Suite 3190, 415-431-6021)

San Jose 95112 (278 N. 2nd St., 408-993-0729)

Santa Barbara 93101 (1300 Santa Barbara St., 805-564-2345)

Sepulveda 91343 (16126 Lassen St., 818-892-9227)

Upland 91786 (313 N. Mountain Ave., 909-982-0416)

Vista 92083 (1830 West Dr., Suite 103, 760-643-2070)

National Cemeteries:

Los Angeles 90049 (950 South Sepulveda Blvd., 310-268-4675)

San Bruno 94066 (Golden Gate, 1300 Sneath Lane, 650-589-7737)

San Diego 92106 (Fort Rosecrans, P.O. Box 6237 Point Loma, 619-553-2084)

Riverside 92518 (22495 Van Buren Blvd., 909-653-8417)

San Francisco 94129 (Presidio of San Francisco, 650-761-1646)

Gustine 95322 (San Joaquin Valley, 32053 West McCabe Road, 209-854-1040)

COLORADO

Medical Centers:

*Denver 80220 (1055 Clermont St., 303-399-8020)

*Southern Colorado HC System: Pueblo 81004 (112 E. Pitkin, 719-544-6724)

*Grand Junction 81501 (2121 North Ave., 970-242-0731)

Clinics:

Alamosa, CO 81101 (1847 2nd St., (719) 589-4488/4494)

Aurora 80045 (12101 E. Colfax Ave., Bldg. 500, 303-724-0190)

Colorado Springs 80905 (25 N. Spruce St., (719) 327-5660))

Fort Collins 80524 (1100 Poudre River Drive, (970) 224-1550)

Greeley 80631 (2020 16th Street, 970-313-0027)

Montrose 81401 (4 Hillcrest Plaza Way, 970-249-7791)

Pueblo, CO 81004 (1339 S. Pueblo Blvd., (719) 560-1396)

Regional Office:

Denver 80225 (155 Van Gordon St.; statewide, 1-800-827-1000)

Vet Centers:

Boulder 80302 (2128 Pearl St., 303-440-7306)

Colorado Springs 80903 (416 E. Colorado Ave., 719-471-9992)

Denver 80220 (7465 E. Academy Blvd., 303-326-0645)

National Cemeteries:

Denver 80235 (Fort Logan, 3698 S. Sheridan Blvd., 303-761-0117)

Fort Lyon 81038 (VA Medical Center, 303-761-0117)

CONNECTICUT

Medical Centers:

Conn. HC System:

*West Haven Division 06516 (950 Campbell Ave., 203-932-5711)
Newington Division 06111 (555 Willard Ave., 860-666-6951)

Clinics:

Stamford 06904 (128 Strawberry Hill Avenue, 1-888-844-4441)

New London 06320 (15 Mohegan Avenue, 860-437-3611)

Waterbury 06706 (133 Scovill Street; 203-465-5292)

Windham 06226 (96 Mansfield Street, 860-450-7583)

Winsted 06098 (115 Spencer Street, 860-738-6985)

Regional Office:

Hartford 06103 (450 Main St.; statewide, 1-800-827-1000)

Vet Centers:

Hartford 06120 (380 Market St.,
860-240-3543)

New Haven 06516 (141 Captain
Thomas Blvd., 203-932-9899)

Norwich 06360 (60 Main St., 860-
887-1755)

DELAWARE**Medical Center:**

*Wilmington 19805 (1601 Kirkwood
Highway, 302-994-2511)

Clinic:

Millsboro 19966 (214 W. DuPont
Highway, 302-633-5212)

Regional Office:

Wilmington 19805 (1601 Kirkwood
Hwy., statewide, 1-800-827-1000)

Vet Center:

Wilmington 19805 (1601 Kirkwood
Hwy., Bldg. 2, 302-994-1660)

DISTRICT OF COLUMBIA:**Medical Center:**

*Washington, D.C. 20422 (50 Irving
St., N.W., 202-745-8000)

Clinic:

Southeast 20021 (820 Chesapeake
St., S.E., 202-745-8685)

Regional Office:

Washington, D.C. 20421 (1120
Vermont Ave., N.W., local, 1-800-
827-1000)

Vet Center:

Washington, D.C. 20002 (911 2nd
St., N.E., 202-543-8821)

FLORIDA**Medical Centers:**

*Bay Pines 33744 (10000 Bay
Pines Blvd., N., 727-398-6661)

N. Florida/S. Georgia HC System:

*Gainesville 32608 (1601 South-
west Archer Rd., 352-379-4095)

*Lake City 32025 (801 S. Marion
St., 904-755-3016, ext. 2463)

*Miami 33125 (1201 N.W. 16th St.,
305-324-4455)

*Tampa 33612 (13000 Bruce B.
Downs Blvd., 813-972-2000)

*West Palm Beach 33410 (7305 N.
Military Trail, 561-882-8262)

Clinics:

Bartow 33830 (1255 Brice Blvd.,
941-533-6410)

Brevard 32949 (2900 Veterans Way,
Viera, 407-637-3511)

Brooksville 34613 (14540 Cortez
Blvd., Suite 202, 352-597-8287)

Clearwater 33719 (Oak Brook Plaza,
2465 McMullen Booth Rd. 727-
797-3789)

Daytona Beach 32117 (1900 Mason
Ave., 904-274-4600)

Delray Beach 33445 (4800 Linton
Blvd, 561-495-1973)

Ellenton, 34133 (4333 U.S. 301
North, 941-721-0649)

Fort Myers 33916 (3033 Winkler
Extension, 941-939-3939)

Ft. Pierce 34950 (728 North US 1,
561-595-5150)

Homestead 33030 (1036 NW 1st
Avenue, 305-248-1036)

Jacksonville 32206 (1833 Blvd.,
904-232-2712)

Key Largo 33037 (105662 Overseas
Highway, 305-451-0164)

Key West 33040 (1300 Douglas Cir.,
305-293-4609)

Kissimmee 34741 (201 Hilda St.,
Kissimmee, 407-518-5004)

Lakeland 33803 (3240 S. Florida
Ave., Lakeland, 863-701-2474)

Manatee 34222 (4333 U.S. Hwy 301
North, 941-721-0649)

Naples (Collier County) 34104 (2685
Horseshoe Drive, S, 941-659-
9188)

N. Pinellas County 34619 (2465
McMullen-Booth Rd., 727-797-
3789)

Oakland Park 33334 (5599 N. Dixie
Highway, 954-771-2101)

Ocala 32608 (1515 Silver Springs
Blvd., 352-369-3320)

Orlando 32803 (5201 Raymond St., 407-599-1316)

Panama City 32407 (6703 West Hwy 98, Bldg. 387, 850-235-5101)

Pembroke Pines 33024 (2261 N. Univ. Dr., Ste. 202, 954-894-1668)

Pensacola 32503 (312 Kenmore Rd., 850-476-1100)

Port Charlotte 33952 (2885 Tamiami Trail, 941-235-2710)

Port Richey 34668 (8911 Ponderosa, 727-869-4100)

Sanford 32771 (209 San Carlos Ave., Sanford, 407-323-5999)

Sarasota 34233 (4000 Sawyer Rd., 941-927-8422)

South St. Petersburg 33711 (3420 8th Avenue South, 727-322-1304)

Stuart 34994 (618 SE Ocean Blvd., 561-288-0304)

Tallahassee 32308 (1607 St. James Ct., 850-878-0191)

Zephyrhills 33541 (37814 Medical Arts Ct., Zephyrhills, 813-780-2550)

Regional Office:

St. Petersburg 33708 (9500 Bay Pines Blvd.; statewide, 1-800-827-1000)

Benefits Offices:

Fort Myers 33916 (3033 Winkler Extension, 941-939-3939)

Jacksonville 32206 (1833 Blvd., Rm. 3109, 1-800-827-1000)

Miami 33130 (Fed. Bldg., Rm. 120, 51 S.W. 1st Ave., 1-800-827-1000)

Oakland Park 33334 (5599 North Dixie Hwy., 1-800-827-1000)

Pensacola 32503-7492 (312 Kenmore Rd., Rm. 1G250, 1-800-827-1000)

Vet Centers:

Ft. Lauderdale 33304 (713 N.E. 3rd Ave., 954-356-7926)

Jacksonville 32202 (300 East State St., 904-232-3621)

Miami 33129 (2700 S.W. 3rd Ave., Suite 1A, 305-859-8387)

Orlando 32809 (5001 S. Orange Ave., 407-857-2800)

Palm Beach 33461 (2311 10th Ave., North #13, 561-585-0441)

Pensacola 32501 (202 W. Jackson St., 850-435-8761)

Sarasota 34231 (4801 Swift Rd., 941-927-8285)

St. Petersburg 33713 (2837 1st Ave., N., 727-893-3791)

Tallahassee 32303 (249 E. 6th Ave., 850-942-8810)

Tampa 33604 (1507 W. Sligh Ave., 727-228-2621)

National Cemeteries:

Barrancas 32508-1054 (Naval Air Station, Pensacola, 850-453-4108 or 850-453-4846)

Bay Pines 33504-0477 (P.O. Box 477, for information, call 352-793-7740)

Bushnell 33513 (Florida, 6502 SW 102nd Avenue, 352-793-7740 or 352-793-1074)

St. Augustine 32084 (104 Marine Street, for information, call 352-793-7740)

GEORGIA

Medical Centers:

*Augusta 30904 (1 Freedom Way, 706-733-0188)

*Decatur 30033 (1670 Clairmont Rd., 404-321-6111)

#*Dublin 31021 (1826 Veterans Blvd., 478-272-1210)

Clinics:

Albany 31701 (521 Third Avenue, 229-446-9000)

Atlanta 30309 (77 Peachtree Place, 404-321-6111, ext. 2600)

Columbus 31906 (Medical Arts Bldg, 1310 13th Ave., 706-257-7200, 334-727-0550, ext. 3959/4135)

Macon 31210 (140 North Crest Blvd., 478-476-8868)

Northeast Georgia 30566 (3931 Munday Mill Road, 404-728-8210)

Savannah 31406 (325 W. Montgomery Crossroad, 912-920-0214)

Valdosta 31601 (3123 North Ashley St., 912-283-0132)

West Marietta/Cobb (1225 Powder Spring Road, 770-803-6646)

Regional Office:

Decatur 30333 (1700 Clairmont, statewide, 1-800-827-1000)

Vet Centers:

Atlanta 30309 (77 Peachtree Pl., N.W., 404-347-7264)

Savannah 31406 (8110A White Bluff Rd., 912-652-4097)

National Cemetery:

Marietta 30060 (500 Washington Avenue, for information, call 334-855-4731)

GUAM

Clinic:

Agana Heights 96919 (U.S. Naval Hospital, 313 Farenholt Rd., 671-344-9200)

Vet Center:

Agana 96910 (222 Chalan Santo Papa St., Reflection Center, Suite 102, 671-472-7160 or 7161)

HAWAII

Medical & Regional Office:

Honolulu 96819-1522 (459 Patterson Road; Medical & Regional Office, 808-433-1000; toll-free from Hawaiian neighbor islands, 1-800-827-1000; toll-free service from Guam, 475-8387; toll-free from Saipan, Rota, & Tinian, 1-888-253-2750)

Vet Centers:

Hilo 96720 (120 Keawe St., Suite 201)

Honolulu 96814 (1680 Kapiolani Blvd., Suite F.3, 808-973-8387)

Kailua-Kona 96740 (Pottery Terrace, Fern Bldg., 75-5995 Kuakini Hwy., # 415, 808-329-0574)

Lihue 96766 (3367 Kuhlo Hwy., Suite 101, 808-246-1163)

Wailuku 96793 (35 Lunalilo, Suite 101, 808-242-8557)

National Cemetery:

Honolulu 96813-1729 (National Memorial Cemetery of the Pacific, 2177 Puowaina Dr., 808-532-3720)

IDAHO

Medical Center:

*Boise 83702 (500 West Fort St., 208-422-1000)

Clinics:

Pocatello 83201 (1651 Alvin Ricken Dr., 208-232-6214)

Twin Falls 83301 (676 Shoupe Ave., W., Suite 12, 208-732-0947)

Regional Office:

Boise 83702 (805 W. Franklin St.; statewide, 1-800-827-1000)

Vet Centers:

Boise 83705 (5440 Franklin Rd., Suite 100, 208-342-3612)

Pocatello 83201 (1800 Garrett Way, 208-232-0316)

ILLINOIS

Medical Centers:

Chicago HC System

Lakeside Division 60611 (333 E. Huron St., 312-943-6600)

Westside Division 60612 (820 S. Damen Ave., P.O. Box 8195, 312-666-6500)

*Danville 61832 (1900 E. Main St., 217-442-8000)

*Hines 60141 (Roosevelt Rd. & 5th Ave., 708-202-8387)

*Marion 62959 (2401 W. Main St., 618-997-5311)

#*North Chicago 60064 (3001 Green Bay Rd., 847-688-1900)

Clinics:

Aurora 60506 (1700 N. Landmark Rd., 630-859-2504)

Belleville 62223 (29 N. 64th St., 618-398-2100)

Decatur 62526 (3035 E. Mound Rd., 217-875-2670)

Effingham 62401, (301 W. Virginia, 217-347-7600)
 Elgin 60123 (1231 N. Larkin Blvd., 847-742-5920)
 Evanston 60202 (107 -109 Clyde St., 847-869-6315)
 Galesburg 61401 (695 N. Kellogg St, 309-343-0311)
 Gurnee 60031 (3 South Greenleaf, Suite J, 847-662-0978)
 Joliet 60435 (2000 Glenwood Ave., 815-223-9678)
 LaSalle 61301 (2970 Chartres St., 815-223-9678)
 Manteno 60950 (One Veterans Drive, 815-468-1027)
 McHenry 60050 (620 S. Route 31, 815-759-2306)
 Mt. Vernon 62864, (#1 Doctors Park Rd, 618-246-2910 or 2911)
 Oak Park 60302 (149 S. Oak Park Ave., 708-386-3008)
 Paducah, KY CBOC 42001 (1800 Clark St., 270-444-8465)
 Peoria 61605 (411 Martin Luther King Jr. Dr., 309-671-7350)
 Quincy 62301 (1707 North 12th St., 217-224-3366)
 Rockford 61108 (4940 East State St., 815-227-0081)
 Springfield 62701 (326 N. 7th St., 217-522-9730)
Regional Office:
 Chicago 60680 (536 S. Clark St., P.O. Box 8136; statewide, 1-800-827-1000)
Vet Centers:
 Chicago 60637 (1514 E. 63rd. St., 773-684-5500)
 Chicago Heights 60411 (1600 Halsted St., 708-754-0340)
 East St. Louis 62203 (1269 N. 89th St., Suite 1, 618-397-6602)
 Evanston 60202 (565 Howard St., 847-332-1019)
 Moline 61265 (1529 46th Ave., # 6, 309-762-6954)

Oak Park 60302 (155 S. Oak Park Blvd., 708-383-3225)
 Peoria 61603 (3310 N. Prospect Rd., 309-671-7300)
 Springfield 62702 (624 S. 4th St., 217-492-4955)
National Cemeteries:
 Alton 62003 (600 Pearl Street, for information, call 314-260-8720)
 Danville 61832 (1900 East Main Street, 217-431-6550)
 Elwood 60421 (Abraham Lincoln, 27034 South Diagonal Road, 815-423-9958)
 Moline 61265 (Rock Island, P.O. Box 737, 309-782-2094)
 Mound City 62963 (P.O. Box 128, for information, call 314-260-8720)
 Quincy 62301 (36th and Maine St., for info., call 309-782-2094)
 Springfield 62707 (Camp Butler, 5063 Camp Butler Rd., 217-492-4070)

INDIANA

Medical Centers:

Indianapolis 46202 (1481 W. 10th St., 317-554-0000)
 Northern Indiana HC System:
 *Fort Wayne 46805 (2121 Lake Ave., 219-426-5431)
 *Marion 46953 (1700 E. 38th St., 765-674-3321)

Clinics:

Bloomington 47401 (200 E. Winslow Rd., 812-353-2600)
 Crown Point 46307 (9330 S. Broadway, 219-662-0001)
 Evansville 47713 (500 E. Walnut, 812-465-6202)
 Muncie/Anderson 47304 (3500 W. Purdue Ave., 765-284-6860)
 New Albany 47150 (811 Northgate Boulevard, 502-894-6188)
 Richmond/Hagerstown 47346 (Nettle Creek Health Center, State Route 1, 765-489-3950)

South Bend 46635 (17615 State Road 23, 219-251-2819)
Terre Haute 47804 (1635 North Third Street, 812-232-2890)
West Lafayette 47906 (3851 N. River Rd., 765-464-2280)

Regional Office:

Indianapolis 46204 (575 N. Pennsylvania St.; statewide, 1-800-827-1000)

Vet Centers:

Evansville 47711 (311 N. Weinbach Ave., 812-473-5993 or 473-6084)
Fort Wayne 46802 (528 West Berry St., 219-460-1456)
Highland 46322 (9105A Indianapolis Blvd., Suite 301, 219-923-2871)
Indianapolis 46208 (3833 N. Meridian, Suite 120, 317-927-6440)

National Cemeteries:

Indianapolis 46208 (Crown Hill, 700 W. 38th St.; for information, call 765-674-0284)
Marion 46952 (1700 E. 38th St., 765-674-0284)
New Albany 47150 (1943 Ekin Ave.; for information, call 502-893-3852)

IOWA

Medical Centers:

Central Iowa HC System:
#Des Moines 50310 (3600 30th Street, 800-294-8387)
#Knoxville 50138 (1515 W. Pleasant St., 800-816-8878)
Iowa City 52246 (601 Hwy 6 West, 319-338-0581)

Clinics:

Bettendorf 52722 (2979 Victoria St., 319-332-8528)
Dubuque 52001 (250 Mercy Dr., 319-589-8899)
Fort Dodge 50501 (804 Kenyon Road, Suite 160, 515-576-2235 or 877-578-8846)
Mason City 50401 (910 N. Eisenhower, 641-421-8077 or 800-351-4671)

Sioux City 51104 (1551 Indian Hills Dr., Suite 206, 712-258-4700)
Waterloo 50703 (2055 Kimball Ave, Suite 320, 319-272-2424)

Regional Office:

Des Moines 50309 (210 Walnut St.; statewide, 1-800-827-1000)

Vet Centers:

Cedar Rapids 52402 (1642 42nd St. N.E., 319-378-0016)
Des Moines 50310 (2600 Martin Luther King Jr. Pkwy., 515-284-4929)
Sioux City 51101 (706 Jackson St., 712-255-3808)

National Cemetery:

Keokuk 52632 (1701 J St.; for information, call 309-782-2094)

KANSAS

Medical Centers:

Eastern Kansas HC System:
#Leavenworth 66048 (4101 S. 4th St., Trafficway (913-682-2000)
*Topeka 66622 (2200 SW Gage Blvd., 785-350-3111)
*Wichita 67218 (5500 E. Kellogg, 316-685-2221)

Clinics:

Abilene 67410 (510 NE 10th Street, 1-800-574-8387, ext. 4485)
Chanute 66720 (629 S. Plummer, 1-800-574-8387, ext. 4485)
Dodge City 67801 (300 Custer, 316-225-7146)
Emporia 66801 (12th and Chestnut, 1-800-574-8387, ext. 4485)
Fort Riley 66442 (Building 600, 1st Floor, Huebner Road 1-800-574-8387, ext. 4485)
Fort Scott 66701 (710 W. 8th St., 1-800-574-8387, ext. 4485)
Garnett 66032 (421 S. Maple, 1-800-574-8387, ext. 4485)
Hays 67601 (2210 Canteberry Dr., 785-625-3550)
Holton 66436 (1110 Columbine Drive, 1-800-574-8387, ext. 4485)

Junction City 66441 (1102 St. Mary's Road, 1-800-574-8387, ext. 4485)
Kansas City 66104 (1125 N. 5th Street, 800-952-8387, ext. 6990)
Lawrence 66044 (404 Maine Street, 1-800-574-8387, ext. 4485)
Liberal 67901 (2130 N. Kansas Avenue, 316-626-5574)
Paola 66071 (510 S Hospital Drive, Suite 100, 816-922-2160 or 913-294-4765)
Parsons 67357 (1401 Main, 316-423-3858)
Russell 67665 (200 South Main St., 1-800-574-8387, ext. 4485)
Salem 65560 (P.O. Box 774, 573-729-6626)
Seneca 66538 (1600 Community Drive, 1-800-574-8387, ext. 4485)
Regional Office:
Wichita 67218 (5500 E. Kellogg, 1-800-827-1000)

Vet Center:

Wichita 67211 (413 S. Pattie, 316-265-3260)

National Cemeteries:

Fort Leavenworth 66027 (For information, call 913-758-4105)
Fort Scott 66701 (P.O. Box 917, 316-223-2840)
Leavenworth 66048 (P.O. Box 1694, 913-758-4105)

KENTUCKY

Medical Centers:

* Ft. Thomas 41075 (1000 S. Ft. Thomas Ave., 959-572-6202)
*Lexington 40511 (2250 Leestown Rd., 859-233-4511)
Louisville 40206 (800 Zorn Ave., 502-895-3401)

Clinics:

Bellevue 41073 (103 Landmark Dr., 513-861-3100)
Fort Knox 40121 (851 Ireland Ave., 502-624-9396)
Louisville; Dupont 40207 (4010 Dupont Circle, 502-894-6187)

Louisville; Shively 40216 (3934 Dixie Hwy, Suite 210, 502-449-8557)
Prestonsburg 41602 (Riverview Professional Center, 606-886-1970)

Somerset 42501 (104 Hardin Lane, 606-676-0786)

Regional Office:

Louisville 40202 (545 S. Third St.; statewide, 1-800-827-1000)

Vet Centers:

Lexington 40507 (301 E. Vine St., Suite C, 859-253-0717)
Louisville 40208 (1347 S. 3rd St., 502-634-1916)

National Cemeteries:

Danville 40442 (277 N. First St., for information, call 859-885-5727)
Lebanon 40033 (20 Highway 208, call 502-692-3390)
Lexington 40508 (833 W. Main St., for information, call 859-885-5727)
Louisville 40204 (Cave Hill, 701 Baxter Ave.; for information, call 502-893-3852)
Louisville 40207 (Zachary Taylor, 4701 Brownsboro Rd., 502-893-3852)
Nancy 42544 (Mill Springs, for information, call 859-885-5727)
Nicholasville 40356 (Camp Nelson, 6980 Danville Rd., 859-885-5727)

LOUISIANA

Medical Centers:

*Alexandria 71306 (P.O. Box 69004, 318-473-0010)
*New Orleans 70112 (1601 Perdido St., 504-568-0811)
Shreveport 71101 (510 E. Stoner Ave., 318-221-8411)

Clinics:

Baton Rouge 70806 (216 S. Foster Dr., 225-925-3099)
Jennings 70546 (1907 Johnson St., 337-824-1000)
Monroe 71203 (250 DeSiard Plaza, 318-343-6100)

Regional Office:

New Orleans 70113 (701 Loyola Ave., statewide, 1-800-827-1000)

Vet Centers:

New Orleans 70116 (1533 N.

Claiborne Ave., 504-943-8386)

Shreveport 71104 (2800 Youree Dr., Bldg. 1, Suite 105, 318-861-1776)

National Cemeteries:

Baton Rouge 70806 (220 N. 19th St.: for information, call 225-654-3767)

Pineville 71360 (Alexandria, 209 E. Shamrock St.; for information, call 601-445-4981 or 318-449-1793)

Zachary 70791 (Port Hudson, 20978 Port Hickey Rd., 225-654-3767)

MAINE**Medical Center:**

*Togus 04330 (1 VA Center, 207-623-8411)

Regional Office:

Togus 04330 (1 VA Center, statewide, 1-800-827-1000)

Clinics:

Bangor 04401 (304 Hancock St., Suite 3B, 207-941-8160)

Calais 04619 (1 Palmer St., 207-454-7849)

Caribou 04736 (163 Van Buren Road, Suite 6, 207-498-8785)

Machias 04654 (Mobile Clinic, Upper Court St., 207-255-6063)

Rumford 04276 (209 Lincoln Ave., 207-364-4048)

Vet Centers:

Bangor 04401 (352 Harlow St., 207-947-3391)

Caribou 04736 (456 York St., Irving Complex, 207-496-3900)

Lewiston 04240 (Pkwy Complex, 29 Westminster St., 207-783-0068)

Portland 04103 (475 Stevens Ave., 207-780-3584)

Springvale 04083 (23 Main St., 207-490-1513)

National Cemetery:

Togus 04330 (VA Medical and Regional Office Center; for information, call 508-563-7113)

MARYLAND**Medical Centers:**

Maryland HC System:

*Baltimore 21201 (10 N. Green St., 410-605-7000)

Fort Howard 21052 (9600 N. Point Rd., 410-477-1800)

#Perry Point 21902 (410-642-2411)

Baltimore 21201 (Prosthetic Assessment Information Ctr., 103 S. Gay St., 410-962-3934)

Baltimore 21218 (Rehabilitation and Extended Care Ctr., 3900 Loch Raven Blvd., 410-605-7508)

Clinics:

Cambridge 21613 (800 Shore Dr., 410-228-6243)

Charlotte Hall 20622 (2931 Charlotte Hall Rd., 310-884-7102)

Cumberland 21502 (710 Memorial Ave., 301-724-0061)

Glen Burnie 21061 (1406 South Crain Hwy., 410-590-4140)

Hagerstown 21742 (1500 Pennsylvania Avenue, 301-665-1462)

Loch Raven 21218 (3901 The Alameda, 410-605-7650)

Pocomoke 21851 (101 Market St., 1-800-946-1003, ext., 5016)

Regional Office:

Baltimore 21201 (31 Hopkins Plaza Federal Bldg., 1-800-827-1000; counties of Montgomery and Prince Georges served by Washington, DC, RO, 1-800-827-1000)

Vet Centers:

Baltimore 21207 (6666 Security Blvd., Suite 2, 410-277-3600)

Elkton 21921 (7 Elkton Commercial Plaza, S. Bridge St., 410-398-0171)

Silver Spring 20910 (1015 Spring St., Suite 101, 301-589-1073)

National Cemeteries:

Annapolis 21401 (800 West St., for information, call 410-644-9696)

Baltimore 21228 (5501 Frederick Ave., 410-644-9696)

Loudon Park 21228 (Baltimore, 3445 Frederick Ave., for information, call 410-644-9696)

MASSACHUSETTS

Medical Centers:

Bedford 01730 (200 Springs Rd., 1-800-838-6331 or 781-275-7500)

Boston 02130 (150 S. Huntington Ave., 617-232-9500)

Brockton 02301 (940 Belmont St., 508-583-4500)

*Northampton 01053-9764 (421 N. Main St., 413-584-4040)

West Roxbury 02132 (1400 VFW Pkwy., 617-323-7700)

Clinics:

Boston 02114 (251 Causeway St., 617-248-1000)

Framingham 01702 (61 Lincoln St., 508-628-0205)

Haverhill 01830 (140 Lincoln Ave., 978-372-5207)

Hyannis 02601 (145 Falmouth Rd., 508-771-3190)

Lowell 01852 (130 Marshall Rd., 978-671-9000)

Lynn 01904 (225 Boston Street, Suite 107, 781-595-9818)

New Bedford 02740 (175 Elm St., 508-994-0217)

Pittsfield 01201 (73 Eagle St., 413-443-4857)

Springfield 01103 (1550 Main St., 413-785-0301)

Worcester 01605 (605 Lincoln St., 508-856-0104)

Regional Office:

Boston 02203 (JFK Fed. Bldg., Gov. Ctr.; statewide, 1-800-827-1000)
(Towns of Fall River & New Bedford,

counties of Barnstable, Dukes, Nantucket, Bristol, part of Plymouth served by Providence, R.I., RO)

Vet Centers:

Boston 02215 (665 Beacon St., 617-424-0665)

Brockton 02401 (1041-L Pearl St., 508-580-2730)

Lowell 01852 (73 East Merrimack St., 978-453-1151)

New Bedford 02740 (468 North St., 508-999-6920)

Springfield 01103 (1985 Main St., Northgate Plaza, 413-737-5167)

Worcester 01605 (597 Lincoln St., 508-856-7428)

National Cemetery:

Bourne 02532 (Massachusetts, off Connerly Ave. 508-563-7113)

MICHIGAN

Medical Centers:

*Ann Arbor 48105 (2215 Fuller Rd., 734-769-7100)

*Battle Creek 49016 (5500 Armstrong Rd., 616-966-5600)

*Detroit 48201 (4646 John R. St., 313-576-1000)

*Iron Mountain 49801 (325 E. H St., 906-774-3300 or 1-800-215-8262 in Mich. and Wis.)

*Saginaw 48602 (1500 Weiss St., 517-497-2500)

Clinics:

Flint 48532 (G-3267 Beecher Road, 810-720-2913)

Gaylord 49735 (806 S. Otsego, 517-732-6555)

Grand Rapids 49505 (3019 Coit, N.E., 616-365-9575)

Hancock 49930-1495 (890 Campus Dr., 906-482-7762)

Ironwood 49938 (Grandview Rd., 906-932-1500)

Jackson 49202 (2200 Springport Rd., 517-787-8010)

Lansing 48910 (2727 S. Pennsylvania, 517-374-4295)
Marquette 49855 (425 Fisher Street, 906-226-4618)
Menominee 49858 (1101 11th Ave., Suite 2, 906-863-1286)
Muskegon 49442 (165 E. Apple Ave., 616-725-4105)
Oscoda 48750 (5671 Skeel Ave., Suite 4., 517-747-0026)
Sault Ste. Marie 49783 (2864 Ashmun Rd., 906-253-9564)
Traverse City 49648 (745 S. Garfield, 231-932-9720)
Yale 48097 (7470 Brockway Rd., 810-387-3211)

Regional Office:

Detroit 48226 (Patrick V. McNamara Federal Bldg., 477 Michigan Ave.; statewide, 1-800-827-1000)

Vet Centers:

Benton Harbor 49022 (906 Agard Ave., 616-925-5912)
Dearborn 48124-3438 (2811 Monrow Street, 313-277-1428)
Detroit 48201 (4161 Cass Ave., 313-831-6509)
Grand Rapids 49507 (1940 Eastern SE, 616-243-0385)

National Cemetery:

Augusta 49012 (Fort Custer, 15501 Dickman Rd., 616-731-4164)

MINNESOTA

Medical Centers:

*Minneapolis 55417 (One Veterans Drive, 612-725-2000)
#*St. Cloud 56303 (4801 8th St. N., 320-252-1670 or 1-800-247-1739)

Clinics:

Brainerd 56401 (1777 Hwy 18 East, 218-855-1115)
Fergus Falls 56537 (1821 North Park Street, 218-739-1400)
Hibbing Area (612-725-1991)
Mankato Area (612-725-1991)
Maplewood 55109 (2785 White Bear Ave., Suite 210, 651-290-3040)

Reg.Office and Ins.Center:

St. Paul 55111 (Bishop Henry Whipple Federal Bldg., 1 Federal Dr., Fort Snelling; statewide, 1-800-827-1000)

(Counties of Becker, Beltrami, Clay, Clearwater, Kittson, Lake of the Woods, Mahnomon, Marshall, Norman, Otter Tail, Pennington, Polk, Red Lake, Roseau, Wilkin served by Fargo, N.D., RO)

Vet Centers:

Duluth 55802 (405 E. Superior St., 218-722-8654)
St. Paul 55114 (2480 University Ave., 651-644-4022)

National Cemetery:

Minneapolis 55450-1199 (Fort Snelling, 7601 34th Ave. So., 612-726-1127)

MISSISSIPPI

Medical Centers:

#*Biloxi 39531 (400 Veterans Ave., 228-523-5000)
*Jackson 39216 (1500 E. Woodrow Wilson Dr., 601-362-4471)

Regional Office:

Jackson 39269 (1600 E. Woodrow Wilson Ave., 1-800-827-1000)

Vet Centers:

Biloxi 39531 (313 Abbey Ct., 228-388-9938 or 228-388-6923)
Jackson 39206 (4436 N. State St., Suite A3, 601-965-5727)

National Cemeteries:

Biloxi 39535-4968 (P.O. Box 4968, 228-388-6668)
Corinth 38834 (1551 Horton St.; for information, call 901-386-8311)
Natchez 39120 (41 Cemetery Rd., 601-445-4981)

MISSOURI

Medical Centers:

*Columbia 65201 (800 Hospital Dr., 573-443-2511)
Kansas City 64128 (4801 Linwood Blvd., 816-861-4700)

*Poplar Bluff 63901 (1500 N. Westwood Blvd., 573-686-4151)
St. Louis 63106 (915 N. Grand Blvd., 314-652-4100)
*St. Louis 63125 (#1 Jefferson Barracks Dr., 314-487-0400)

Clinics:

Belton 64021 (17140 Bel-Ray Place, 816-922-2161 or 816-318-0251)
Cape Girardeau 63701 (1923 N. Kingshighway, 573-339-0909)
Ft. Leonard Wood 65473 (126 Missouri Ave., 573-329-8305)
Kirksville 63501 (800 W. Jefferson, 660-626-2101)
Mt. Vernon 65712 (600 N. Main St., 417-466-4000)
Nevada 64772, (322 Prewitt, 816-922-2163)
Osage Beach 65065 (Lake of the Ozarks, 573-365-2318)
St. Charles 63304, (#7 Jason Court, 636-498-1113)
St. Joseph 64506 (1011B East Saint Maartens Dr., 1-800-952-8387, ext. 6925)
West Plains 65775, (1438 BB Highway, 417-257-2454)
Whiteman AFB 65305, (331 Sijan Ave, 816-922-2162 or 660-563-6358)

Regional Office:

St. Louis 63103 (400 South 18th St., statewide, 1-800-827-1000)

Benefits Office:

Kansas City 64128 (4801 Linwood Blvd., 816-922-2660 or 1-800-525-1483, ext. 2660)

Vet Centers:

Kansas City 64111 (3931 Main St., 816-753-1866)
St. Louis 63103 (2345 Pine St., 314-231-1260)

National Cemeteries:

Jefferson City 65101 (1024 E. McCarty St.; for information, call 314-260-8720)

Springfield 65804 (1702 E. Seminole St., 417-881-9499)
St. Louis 63125 (Jefferson Barracks, 2900 Sheridan Rd., 314-260-8720)

MONTANA

Medical Centers:

Montana HC System
Fort Harrison 59636 (William St. off Hwy. 12 West, 406-442-6410)
*Miles City 59301 (210 S. Winchester, 406-232-3060)

Clinics:

Anaconda, MT 59711 (118 E. 7th Street, (406) 563-6090)
Billings 59102 (2345 King Ave. W., 406-651-5670)
Bozeman, 59715 (300 N. Willson, Suite #2004, (406) 522-8923)
Glasgow, 59230 (621 3rd Street South, (406) 228-3554)
Great Falls, 59405 (2517 7th Avenue South, Suite B-3, (406) 761-0179)
Lame Deer 59043 (Hwy 212, 406-477-6966 or 1-800-743-1070)
Miles City, 59301 (210 S. Winchester, (406) 232-3060)
Missoula, 59801 (900 North Orange, Suite 206, (406) 327-0912)
Sidney, 59270 (214 – 14th Avenue SW, (406) 488-2307)
Whitefish, 59937 (711 E. 13th Street, (406) 862-9082)

Regional Office:

Fort Harrison 59636 (William St. off Hwy. 12 West, 1-800-827-1000)

Vet Centers:

Billings 59102 (1234 Avenue C, 406-657-6071)
Missoula 59801 (500 N. Higgins Ave., 406-721-4918)

NEBRASKA

Medical Centers:

VA Nebraska-Western Iowa HC System:
*Grand Island 68803 (2201 N. Broadwell Ave., 308-382-3660)

Lincoln 68510 (600 S. 70th St.,
402-489-3802)
Omaha 68105 (4101 Woolworth
Ave, 402-346-8800)

Clinics:

Alliance 69301 (815 Flack St., (308-
762-9533 or 1-800-743-1070)
Gering (Scottsbluff) (1825 10th St.,
308-436-8359 or 1-800-743-1070)
Norfolk 68701 (2600 Norfolk Ave.,
Suite B, 402-346-8800)

North Platte 69101 (220 W. Leota
St., 308-532-6906)

Rushville (307 Conrad St., 308-327-
2112 or 1-800-743-1070)

Sidney 69162 (1625 Dorwart Dr.,
308-254-5544)

Regional Office:

Lincoln 68516 (5631 S. 48th St.,
statewide, 1-800-827-1000)

Vet Centers:

Lincoln 68508 (920 L St., 402-476-
9736)

Omaha 68131 (2428 Cuming St.,
402-346-6735)

National Cemetery:

Maxwell 69151 (Fort McPherson,
12004 S. Spur 56A, 308-582-
4433)

NEVADA

Medical Centers:

Ely, NV 89301 (802 Avenue East,
Suite 3, (775) 289-2788)

Las Vegas 89106 (1700 Vegas Dr.,
702-636-3000)

*Reno 89502 (1000 Locust St.,
1-888-838-6256)

Clinics:

Henderson 89014 (2920 N. Green
Valley Parkway, Suite 215, 702-456-
3825)

Las Vegas 89101 (1581 N. Main St.,
702-386-3140)

Pahrump 89048 (1501 E. Calvada
Blvd., 702-727-6060)

Regional Office:

Reno 89520 (1201 Terminal Way,
statewide, 1-800-827-1000)

Benefits Office:

Las Vegas 89106 (1500 Vegas Dr.,
1-800-827-1000)

Vet Centers:

Las Vegas 89106 (1500 Vegas Dr.,
702-388-6369)

Reno 89503 (1155 W. 4th St., Suite
101, 775-323-1294)

NEW HAMPSHIRE

Medical Center:

*Manchester 03104 (718 Smyth Rd.,
603-624-4366 or 1-800-892-8384)

Clinics:

Portsmouth 03803 (302 Newmarket
St., Building 15, 603-624-4366 or
1-800-892-8384)

Tilton 03276 (139 Winter St., 603-
624-4366 or 1-800-892-8384)

Regional Office:

Manchester 03101 (Norris Cotton
Federal Bldg., 275 Chestnut St.;
statewide, 1-800-827-1000)

Vet Center:

Manchester 03104 (103 Liberty St.,
603-668-7060/61)

NEW JERSEY

Medical Centers:

New Jersey HC System:

*East Orange 07018 (385 Tremont
Ave., 973-676-1000)

#*Lyons 07939 (151 Knollcroft Rd.,
908-647-0180)

Clinics:

Brick 08724 (970 Rt. 70, 732-206-
8900)

Cape May 08204 (1 Monroe Avenue,
609-898-8700)

Elizabeth 07201 (654 East Jersey
St., 908-994-0120)

Ft. Dix 08640 (Marshall Hall, 8th &
Alabama, 609-562-2999)

Hackensack 07601 (385 Prospect
Ave., 201-487-1390)

Jersey City 07302 (115 Christopher
Columbus Dr., 201-435-3055)

New Brunswick 08901 (317
George St., 732-729-9555)
Trenton 08611 (171 Jersey St.,
Bldg. 36, 609-989-2355)
Turnersville 08096 (160 Fries Mill
Road, 800-566-7379)
Ventnor 08406 (6601 Ventnor
Ave., Suite 406, 609-823-3122)
Vineland 08360 (NJ Veterans
Memorial Home, Northwest
Blvd., 856-823-3122)

Regional Office:

Newark 07102 (20 Washington Pl.,
statewide, 1-800-827-1000)

Vet Centers:

Jersey City 07302 (115 Christo-
pher Columbus Dr., Rm., 200,
973-645-2038)
Newark 07102 (157 Washington
St., 973-645-5954)
Trenton 08611 (171 Jersey St.,
Bldg. 36, 609-989-2260)
Ventnor 08406 (6601 Ventnor
Ave., Suite 401, 609-487-8387)

National Cemeteries:

Beverly 08010 (R.D. # 1,
Bridgeboro Rd., 609-877-5460)
Salem 08079 (Finn's Point, R.F.D.
3, Fort Mott Rd., Box 542; for
information, call 609-877-5460)

NEW MEXICO

Medical Center:

*Albuquerque 87108 (1501 San
Pedro Dr., SE., 505-265-1711)

Clinics:

Artesia 88210 (1700 W. Main St.,
505-746-3531)
Clayton 88415 (301 Harding, 505-
374-2585)
Clovis 88101 (100 E. Manana St.,
Suite 1, 505-763-4335)
Española, 87532 (620 Coronado
St, Suite-B, 505-753-7395)
Farmington 87401 (1001C W.
Broadway, 505-326-4383)
Gallup 87301 (1806 E. 66th Ave.,
#5, 505-722-7234)

Hobbs 88240 (1601 N. Turner, 505-
391-0354)
Las Cruces 88011 (1635 Don Roser,
505-522-1241)
Las Vegas, Contract CBOC, 87701
(P.O. Box 1928, 505-425-6788)
Raton 87740 (1275 S. 2nd St., 505-
445-2391)
Santa Rosa, Contract CBOC, 88435
(535 Lake Drive, 505-472-5909)
Silver City 88061 (1302 32nd St., 505-
538-2921)
Truth or Consequences 87901 (1960
N. Date SE, 505-894-7662)

Regional Office:

Albuquerque 87102 (Dennis Chavez
Federal Bldg., 500 Gold Ave., S.W.;
statewide, 1-800-827-1000)

Vet Centers:

Albuquerque 87104 (1600 Mountain
Rd. N.W., 505-346-6562)
Farmington 87402 (4251 E. Main,
Suite B, 505-327-9684)
Santa Fe 87505 (2209 Brothers Rd.,
Suite 110, 505-988-6562)

National Cemeteries:

Fort Bayard 88036 (P.O. Box 189; for
information, call Fort Bliss, TX, 915-
564-0201)
Santa Fe 87501 (501 N. Guadalupe
St., 505-988-6400)

NEW YORK

Medical Centers:

*Albany 12208 (113 Holland Ave., 518-
462-3311)
#*Bath 14810 (76 Veterans Ave., 607-
664-4000)
*Bronx 10468 (130 W. Kingsbridge
Rd., 718-584-9000)
NY Harbor Healthcare System:
#*Brooklyn 11209 (800 Poly Place,
718-836-6600)
#*Canandaigua 14424 (400 Fort Hill
Ave., 716-394-2000)
New York 10010 (423 East 23rd St.
(1st Ave.), 212-686-7500)

St. Albans 11425 (179 Street & Linden Blvd., 718-526-1000)
Hudson Valley HC System:
*Castle Point 12511 (Rte. 9D, 914-831-2000)
**Montrose 10548 (138 Albany Post Rd., 914-737-4400)
*Northport 11768 (79 Middleville Rd., 631-261-4400)
*Syracuse 13210 (800 Irvine Ave., 315-476-7461)
Western New York HC System:
*Batavia 14020 (222 Richmond Ave., 716-343-7500)
*Buffalo 14215 (3495 Bailey Ave., 716-834-9200)
Clinics:
Alexandria Bay 13607 (21 Fuller Street, 315-482-4466)
Bennington 05201 (325 North Street, 802-477-6913)
Binghamton 13001 (425 Robinson Street, 607-772-9100)
Brooklyn 11201 (40th Flatbush Ave. Ext., 8th Floor, 718-439-4300)
Buffalo 14209 (1298 Main Street, 716-551-3800)
Buffalo 14214 (2963 Main St., 716-834-4270)
Carmel 10512 (65 Gleneida Ave., 845-228-5291)
Clifton Park 12065 (1673 Route 9, 518-383-8506)
Dunkirk 14048 (325 Central Ave., 716-366-2122)
Elizabethtown 12932 (Community Hospital, Park St., 518-873-2179)
Glens Falls 12801 (84 Broad Street, 518-798-6066)
Islip 11751 (39 Nassau Ave., 631-581-5330)
Jamestown 14701 (896 East 2nd Street, 716-661-1447)
Kingston 12401 (63 Hurley Avenue, 914-331-8322)
Lindenhurst 11757 (560 N. Delaware Ave., 631-884-1133)

Lockport 14304 (5875 S. Transit Road, 716-433-2025)
Lynbrook 11563 (235 Merrick Rd., 516-887-3666)
Malone 12953 (115 Park Street, 518-481-2545)
Massena 13662 (1 Hospital Dr., 315-764-1711)
Middletown 10949 (110 Crystal Run Road, 845-692-0551)
Mt. Sinai 11766 (Mt. Sinai Community Center, N. Country Road, 631-473-4068)
Monticello 12701 (275 Broadway, 845-791-4936)
New City 10956 (Citi Bank Building, Suite 400, 20 Squadron Blvd. 845-634-8942)
New York 10027 (Harlem Center, 55 West 125th Street, 11th Floor, 212-828-5265)
New York 10014 (Soho Center, 245 West Houston Street, 212-337-2569)
Niagara Falls 14304 (6560 Niagara Falls Blvd, 716-283-2000)
Oswego 13126 (County Route 45A, 315-343-0925)
Patchogue 11772 (269 Baker St. and S. Ocean Ave., 631-475-6610)
Plainview 11803 (1425 Old Country Rd., 516-694-6008)
Plattsburgh 12901 (206 Cornelia Street, Medical Bldg. Suite 307, 518-566-8563)
Port Jervis 12771 (150 Pike St. 845-856-5396)
Poughkeepsie 12603 (488 Freedom Plains Rd., Suite 120, 845-452-5151)
Riverhead 11901 (89 Hubbard Ave., 631-727-7171)
Rochester 14620 (465 Westfall Rd., 716-242-0160)
Rome 13441 (125 Brookley Road, Building 510, 315-366-3389)

Sayville 11782 (400 Lakeland Ave., 631-563-1105)
 Schenectady 12309 (1475 Balltown Road, 518-346-3334)
 Sidney 13838 (39 Pearl St. West, 607-561-2003)
 Staten Island 10304 (21 Water Street, 718-815-2500)
 Sunnyside, NY 11104 (41-03 Queens Blvd., 718-741-4800)
 Troy 12180 (500 Federal Street, 518-274-7707)
 Warsaw 14569 (338 N. Main Street, 716-344-3355)
 Watertown 13601 (1575 Washington Street, 315-779-5050)
 Westhampton, 11978 (150 Old Riverhead Road, 631-261-4400)
 White Plains 20601 (23 South Broadway, 914-421-1951)
 Yonkers, 10705 (118 New Main Street, 914-375-8055)

Regional Offices:

Buffalo 14202 (Federal Bldg., 111 W. Huron St.; statewide, 1-800-827-1000)

(Serves counties not served by New York City Regional Office.)

New York City 10014 (245 W. Houston St.; statewide, 1-800-827-1000)

(Serves counties of Albany, Bronx, Clinton, Columbia, Delaware, Dutchess, Essex, Franklin, Fulton, Greene, Hamilton, Kings, Montgomery, Nassau, New York, Orange, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington, Westchester.)

Benefits Offices:

Rochester 14620 (465 Westfall Rd., 1-800-827-1000)

Syracuse 13202 (344 W. Genesee St., 1-800-827-1000)

Vet Centers:

Albany 12206 (875 Central Ave., 518-438-2505)
 Babylon 11702 (116 West Main St., 631-661-3930)
 Bronx 10458 (226 E. Fordham Rd., Room 220, 718-367-3500)
 Brooklyn 11201 (25 Chapel St., Suite 604, 718-330-2825)
 Buffalo 14202 (560 Delaware Ave., Suite 1, 716-882-0505)
 Harlem 10036 (120 W. 44th St., 212-426-2200)
 New York 10027 (55 West 125th St., 212-828-5265, 212-426-2200)
 Rochester 14604 (205 St. Paul St., 716-232-5040)
 Staten Island 10301 (150 Richmond Terrace, 718-816-4799)
 Syracuse 13210 (716 E. Washington St., 315-478-7127)
 White Plains 10601 (300 Hamilton Ave., 914-682-6251)
 Woodhaven 11421 (75-10B 91st Ave., 718-296-2871)

National Cemeteries:

Bath 14810 (VA Medical Center, 607-664-4853)
 Brooklyn 11208 (Cypress Hills, 625 Jamaica Ave.; for information, call 631-454-4949)
 Calverton 11933-1031 (210 Princeton Blvd., 631-727-5410)
 Elmira 14901 (Woodlawn, 1825 Davis St.; for information, call 607-664-4853)
 Farmingdale 11735-1211 (Long Island, 2040 Wellwood Ave., 631-454-4949)
 Schuylerville 12871-1721 (Saratoga, 200 Duell Road, 518-581-9128)

NORTH CAROLINA

Medical Centers:

*Asheville 28805 (1100 Tunnel Rd., 828-298-7911)
 *Durham 27705 (508 Fulton St., 919-286-0411)

*Fayetteville 28301 (2300 Ramsey St., 910-488-2120)

*Salisbury 28144 (1601 Brenner Ave., 704-638-9000)

Clinics:

Charlotte 28213 (101 W.T. Harris Blvd. Bldg. 1000 Suite 1214, 704-594-9152)

Greenville 27858 (800 Moye Blvd., 252-830-2149)

Jacksonville 28546 (121 Memorial Drive, 910-577-2326)

Winston-Salem 27103 (190 Kimel Park Dr., 336-768-3296, ext. 1209 or ext. 1210)

Regional Office:

Winston-Salem 27155 (Federal Bldg., 251 N. Main St., statewide, 1-800-827-1000)

Vet Centers:

Charlotte 28202 (223 S. Brevard St., Suite 103, 704-333-6107)

Fayetteville 28311 (4140 Ramsey St., Suite 110, 910-488-6252)

Greensboro 27406 (2009 S. Elm-Eugene St., 336-333-5366)

Greenville 27858 (150 Arlington Blvd., Suite B, 252-355-7920)

Raleigh 27604 (1649 Old Louisburg Rd., 919-856-4616)

National Cemeteries:

New Bern 28560 (1711 National Ave., 252-637-2912)

Raleigh 27610 (501 Rock Quarry Rd.; for information, call 704-636-2661)

Salisbury 28144 (202 Government Rd., 704-636-2661)

Wilmington 28403 (2011 Market St.; for information, call 252-637-2912)

NORTH DAKOTA

Medical Center:

* Fargo 58102 (2101 N. Elm St., 701-232-3241)

Clinics:

Bismarck 58501 (222 North Seventh St., 701-232-3241)

Grafton 58237 (West 6th Street, 701-352-4594)

Minot 58705 (10 Missile Avenue, 701-727-9800)

Regional Office:

Fargo 58102 (2101 N. Elm St., statewide, 1-800-827-1000)

Vet Centers:

Bismarck 58501 (1684 Capital Way, 701-224-9751)

Fargo 58103 (3310 Fiechtner Dr., Suite 100, 701-237-0942)

Minot 58701 (2041 3rd St. N.W., 701-852-0177)

OHIO

Medical Centers:

#*Brecksville 44141 (10000 Brecksville Rd., 440-526-3030)

*Chillicothe 45601 (17273 State Route 104, 740-773-1141)

#*Cincinnati 45220 (3200 Vine St., 513-861-3100)

Cleveland 44106, (10701 East Blvd., 216-791-3800)

#*Dayton 45428 (4100 W. 3rd St., 937-268-6511)

Clinics:

Akron 44311 (676 S. Broadway St., 330-344-4177)

Ashtabula 44004 (4314 Main Ave., 440-993-1320)

Athens 45701 (510 W. Union St., 740-593-7314)

Canton 44702 (221 Third St., S.E., 330-489-4660)

Cleveland/McCafferty 44113 (4242 Lorain Ave., 216-939-0699)

Cleveland/Otis Moss 44106 (8819 Quincy Ave., 216-721-7221)

Columbus 43203 (543 Taylor Ave., 614-257-5200)

E. Liverpool 43920 (332 W. 6th St., 330-386-4303)

Grove City 43123 (1955 Ohio Ave., 614-257-5800)

Lancaster 43130 (Colonnade Med. Bldg, 1550 Sheridan Dr., 740-653-6145)

Lima 45804 (1220 E. Elm St., 419-227-9676)
 Lorain 44052 (205 W. 20th St., 440-244-3833)
 Mansfield 44906 (1456 Park Avenue West, 419-529-4602)
 Middletown 45042 (675 N. University Blvd., 513-423-8387)
 Painesville 44077 (W. 7 Jackson 440-357-6740)
 Portsmouth 45662 (621 Broadway St., 740-353-3236)
 St. Clairsville 43950 (107 Plaza Dr., Suite 0, , 740-695-9321)
 Sandusky 44870 (3416 Columbus Ave., 419-625-7350)
 Springfield 45505 (512 S. Burnett Rd., 937-328-3385)
 Toledo 43614 (3333 Glendale Ave., 419-259-2000)
 Youngstown 44505 (2031 Belmont Ave., 330-740-9200)
 Zanesville 44701 (840 Bethesda Dr., 740-453-7725)

Regional Office:

Cleveland 44199 (Anthony J. Celebrezze Fed. Bldg., 1240 E. 9th St.; statewide, 1-800-827-1000)

Benefits Offices:

Cincinnati 45202 (36 E. Seventh St., Suite 210, 1-800-827-1000)
 Columbus 43215 (Federal Bldg., Rm. 309, 200 N. High St., 1-800-827-1000)

Vet Centers:

Cincinnati 45203 (801-B W. 8th St., 513-763-3500)
 Cleveland Heights 44118 (2022 Lee Rd., 216-932-8471)
 Columbus 43215 (30 Spruce St., 614-257-5550)
 Dayton 45402 (111 W 1st St., Suite 101, 937-461-9150)
 Parma 44129 (5700 Pearl Rd., Suite 102, 440-845-5023)

National Cemeteries:

Dayton 45428-1008 (VA Med. Ctr., 4100 W. Third St., 937-262-2115)

Rittman 44270 (Ohio Western Reserve, P.O. Box 8, 10175 Rawiga Road, 330-335-3069)

OKLAHOMA

Medical Centers:

Muskogee 74401 (1011 Honor Heights Dr., 918-683-3261)
 *Oklahoma City 73104 (921 N.E. 13th St., 405-270-0501)

Clinics:

Ardmore 73401 (1015 S. Commerce, 580-223-2266)
 Clinton 73601 (1/4 mile south of I-40 on Highway 183, P.O. Box 1209)
 Lawton/Ft. Sill 43503 (Bldg. 4303, 4303 Pittman and Thomas, 580-353-1131)
 McAlester 74502 (1401 E. Van Buren Ave., 918-421-8440)
 Ponca City 74602 (306 Fairview, 680-765-2145)
 Tulsa 74145 (9322 E. 41st St., 918-764-7243)

Regional Office:

Muskogee 74401 (Federal Bldg., 125 S. Main St., 1-800-827-1000)

Benefits Office:

Oklahoma City 73102 (215 Dean A. McGee Ave., Room 276, 1-800-827-1000)

Vet Centers:

Oklahoma City 73105 (3033 N. Walnut, Suite 101W, 405-270-5184)
 Tulsa 74112 (1408 S. Harvard, 918-748-5105)

National Cemetery:

Fort Gibson 74434 (1423 Cemetery Rd., 918-478-2334)

OREGON

Medical Centers:

*Portland 97201 (3710 S.W. U.S. Veterans Hospital Rd., 503-220-8262)
 *Roseburg 97470 (913 N.W. Garden Valley Blvd., 541-440-1000)

Clinics:

Bend 97701 (2115 Wyatt Court,
Suite 201, 503-220-8262, ext.
55300)
Bandon 97411 (1010 1st St. S.E.,
Suite 100, 541-347-4736)
Brookings 97415 (412 Alder St.,
541-412-1152)
Camp Rilea 97146 (91400 Rilea
Neocoxie Rd., Bldg. 7315, 503-
220-8262, ext. 55300)
Eugene 97404 (100 River Ave.,
541-607-0897)
Klamath Falls 97601 (2819 Dahlia
St, 541-273-6206/6129)
Salem 97301 (865 Med. Ctr. Drive
NE 503-220-8262, ext. 55300)

Domiciliary:

White City 97503 (8495 Crater Lake
Hwy., 541-826-2111, ext. 3210 or
3239, 1-800-809-8725)

Regional Office:

Portland 97204 (Federal Bldg., 1220
S.W. 3rd Ave.; statewide, 1-800-
827-1000)

Vet Centers:

Eugene 97403 (1255 Pearl St., 541-
465-6918)
Grants Pass 97526 (211 S.E. 10th
St., 541-479-6912)
Portland 97220 (8383 N.E. Sandy
Blvd., Suite 110, 503-273-5370)
Salem 97301 (617 Chemeketa St.,
N.E., 503-362-9911)

National Cemeteries:

Eagle Point 97524 (2763 Riley Rd.,
541-826-2511)
Portland 97266-6937 (Willamette,
11800 S.E. Mt. Scott Blvd., 503-
273-5250)
Roseburg 97470 (VA Medical
Center; for information, call 541-
826-2511)

PENNSYLVANIA**Medical Centers:**

*Altoona 16602 (2907 Pleasant
Valley Blvd., 814-943-8164)

#*Butler 16001 (325 New Castle
Rd., 724-287-4781)

#*Coatesville 19320 (1400 Black
Horse Hill Rd., 610-384-7711)

*Erie 16504-1596 (135 E. 38th St.,
814-868-8661)

*Lebanon 17042 (1700 S. Lincoln
Ave., 717-272-6621)

*Philadelphia 19104 (University &
Woodland Aves., 215-823-5800,
toll-free 1-800-949-1001)

Pittsburgh HC System:

Pittsburgh 15240 (University Drive
C, 412-688-6000, toll-free 1-800-
309-8398)

#Pittsburgh 15206 (7180 Highland
Dr., 412-363-4900, toll-free 1-800-
647-6220)

*Wilkes-Barre 18711 (1111 East End
Blvd., 1-877-928-2621, toll-free)

Clinics:

Aliquippa 15001 (2304 Broadhead
Rd.) 724-378-6640)

Allentown 18103 (3110 Hamilton
Blvd., 610-776-4304, toll-free 1-
866-249-6472)

Camp Hill 17011 (25 N. 32nd St.,
717-730-9782)

DuBois 15801 (90 Beaver Dr., Rice
Complex, Building D, Suite 213,
814-375-6817)

Frackville 17931 (Good Samaritan
Health Center, 1 East Spruce St.,
570-874-4289)

Greensburg 15601 (1275 S. Main
Street, Suite 203, 724-830-8762)

Johnstown 15904 (108 College Park
Plaza, 814-266-8696)

Kittanning 16201 (1 Nolte Drive,
724-285-2577, toll-free 1-800-362-
8262 ext. 2577)

Knox 16232 (400 Huston Avenue,
724-285-2577, toll-free 1-800-362-
8262 ext. 2577)

Lancaster 17601 (Greenfield
Corporate Center, 1861 Charter
Lane, 717-290-6900)

Levittown 19055 (7321 New Falls Rd, 215-547-3423)
 Meadville 16335 (279 Walnut Street, 814-337-0170)
 Reading 19601 (145 N. Sixth Street, 610-208-4717)
 Sayre 18840 (301 N. Elmira, 570-888-6803, toll-free 1-877-470-0920)
 State College 16801 (3048 Enterprise Dr., Ferguson Square, 814-867-5415)
 Schuylkill County 17901 (Pottsville, GSH Regional Medical Center, 700 E. Norwegian St., 570-621-4115)
 Schuylkill Haven 17972 (Rt. 61 South, 570-366-3915)
 Smethport 16749 (406 Franklin St, 814-887-5655)
 Spring City 19475 (11 Independence Drive, 610-948-0981)
 Springfield 19064 (489 Baltimore Pike, 610-543-1588)
 Tobyhanna 18466 (Bldg. 220, Tobyhanna Army Depot, 570-895-8341)
 Williamsport 17701 (805 Penn St., 570-322-4791)
 Willow Grove 19090 (1120 Fairchild St., Bldg. 236, 215-773-2620)
 York 17403 (Memorial Hospital, Bldg. 1785, 717-849-5472)

Regional Offices:

Philadelphia 19144 (RO and Insurance Center, P.O. Box 8079, 5000 Wissahickon Ave., RO, 1-800-827-1000; insurance, local, 842-2000, nationwide 1-800-669-8477; Serves counties of Adams, Berks, Bradford, Bucks, Cameron, Carbon, Centre, Chester, Clinton, Columbia, Cumberland, Dauphin, Delaware, Franklin, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton,

Northumberland, Perry, Philadelphia, Pike, Potter, Schuylkill, Snyder, Sullivan, Susquehanna, Tioga, Union, Wayne, Wyoming, York.

Pittsburgh 15222 (1000 Liberty Ave.; statewide, 1-800-827-1000, Serves the remaining counties of Pennsylvania.)

Benefits Office:

Wilkes-Barre 18702 (Jewelcor Bldg., 2nd Floor, 100 N. Wilkes-Barre Blvd., 1-800-827-1000)

Vet Centers:

Erie 16501 (1001 State St., Suite 1&2, 814-453-7955)
 Harrisburg 17102 (1007 N. Front St., 717-782-3954)
 McKeesport 15131 (2001 Lincoln Way., 412-678-7704)
 Philadelphia 19107 (801 Arch St., Suite 102, 215-627-0238)
 Philadelphia 19152 (101 E. Olney Ave., Box C-7, 215-924-4670)
 Pittsburgh 15222 (954 Penn Ave., 412-765-1193)
 Scranton 18505 (1002 Pittston Ave., 570-344-2676)
 Williamsport 17701 (805 Penn St., 570-327-5281)

National Cemeteries:

Annville 17003-9618 (Indiantown Gap, R.R. 2, P.O. Box 484, 717-865-5254)
 Philadelphia 19138 (Haines St. & Limekiln Pike; for information, call 609-877-5460)

PHILIPPINES

Regional Office:

Manila 0930 (1131 Roxas Blvd., 011-632-523-1001, International Mailing Address: PSC 501, FPO AP 96515-1100)

Clinic:

Manila 1300 (2201 Roxas Blvd., Pasay City, 011-632-833-4566)

PUERTO RICO

Medical Center:

*San Juan 00927 (10 Casia St., 787-766-5599)

Clinics:

Arecibo (Galle Gonzalo Marin #50, 787-816-1824)

Mayaguez 00680 (Ave. Hostos 345, Frente Vista Verde Plaza; 787-834-6900, 1-800-569-2356)

Ponce 00731 (Reparada Industrial, Lot #1, Calle Principal, 787-841-3106)

St. Croix 00850 (Box 12, RR-02 The Village Mall #13, Kingshill, U.S.VI, 340-778-5553)

St. Thomas 00802 (Bucaneer Mall #8 St. Thomas U.S. VI, 340-774-6674)

Regional Office:

San Juan 00918 (150 Carlos Chardon Ave., Hato Rey; For mail: P.O. Box 364867, San Juan, PR 00936. All Puerto Rico and the Virgin Islands, 1-800-827-1000)

Benefits Offices:

Mayaguez 00680 (Ave. Hostos 345, Carretera 2, Frente al Centro Medico, 1-800-827-1000)

Ponce 00731 (Reparada Industrial, Lot # 1 Calle Principal, 1-800-827-1000)

Vet Centers:

Arecibo 00612-4702 (52 Gonzalo Marin St., 787-879-4510 or 879-4581)

Ponce 00731 (35 Mayor St., 787-841-3260)

San Juan 00921 (Condominio Med. Center Plaza, Suite LC8A and LC9, La Riviera, 787-749-4409)

National Cemetery:

Bayamon 00960 (Avenue Cementerio Nacional #50, Barrio Hato Tejas, 787-798-7620)

RHODE ISLAND

Medical Center:

Providence 02908 (830 Chalkstone Ave., 401-273-7100)

Regional Office:

Providence 02903 (380 Westminster St.; statewide, 1-800-827-1000)

Vet Center:

Cranston 02910 (789 Park Ave., 401-467-2046)

SOUTH CAROLINA

Medical Centers:

Charleston 29401 (109 Bee St., 843-577-5011)

*Columbia 29209-1639 (6439 Garners Ferry Rd., 803-776-4000)

Clinics:

Florence 29501 (514H Dargan St., 843-292-8383)

Greenville 29605 (3510 Augusta Rd., 864-299-1600)

Myrtle Beach 29577 (3381 Phillis Blvd., 843-477-0177)

Rock Hill 29732 (124 Glenwood Drive, 803-328-3622)

Regional Office:

Columbia 29201 (1801 Assembly St.; statewide, 1-800-827-1000)

Vet Centers:

Columbia 29201 (1513 Pickens St., 803-765-9944)

Greenville 29601 (14 Lavinia Ave., 864-271-2711)

North Charleston 29406 (5603A Rivers Ave., 843-747-8387)

Savannah 31406 (8110A White Bluff Rd., 912-652-4097)

National Cemeteries:

Beaufort 29902 (1601 Boundary St., 843-524-3925)

Florence 29501 (803 E. National Cemetery Rd., 843-669-8783)

SOUTH DAKOTA

Medical Centers:

Black Hills HC System:

*Fort Meade 57741 (113
Comanche Rd., 605-347-2511 or
1-800-743-1070)

#Hot Springs 57747 (500 N. 5th
Street, 605-745-2000 or 1-800-
764-5370)

*Sioux Falls 57117 (2501 W. 22nd
St., 605-336-3230)

Clinics:

Eagle Butte 57625 (15 Main St.,
605-964-8000 or 1-800-764-5370)

Pierre 57501 (1601 N. Harrison,
Suite 1A, 605-945-1710 or 1-800-
743-1070)

Rapid City 57701 (2823 West Main
St., 605-399-6655 or 1-800-743-
1070)

Rosebud 57570 (Soldier Creek Rd./
Hwy 18, 605-747-2231 or 1-800-
764-5370)

Winner 57580 (311 Jefferson Ave.,
605-842-2093 or 1-800-764-5370)

Regional Office:

Sioux Falls 57117 (P.O. Box 5046,
2501 W. 22nd St.; statewide, 1-
800-827-1000)

Vet Centers:

Martin 57551 (East Hwy 18, 605-
685-1300)

Rapid City 57701 (610 Kansas City
St., 605-348-0077)

Sioux Falls 57104 (601 S. Cliff Ave.,
Suite C, 605-332-0856)

National Cemeteries:

Hot Springs 57747 (VA Medical Ctr.,
605-347-3830 or 347-7299)

Sturgis 57785 (Black Hills, P.O. Box
640, 605-347-3830 or 347-7299)

Sturgis 57785 (Fort Meade, Old
Stone Rd.; for information, call
605-347-3830 or 347-7299)

TENNESSEE

Medical Centers:

*Memphis 38104 (1030 Jefferson
Ave., 901-523-8990)

#*Mountain Home 37684 (Sidney &
Lamont St., 423-926-1171)

VA Tennessee Valley Healthcare
System:

Nashville 37212 (1310 24th Ave.,
South, 615-327-4751)

Clinics:

Arnold AFB 37389 (225 First St.,
931-454-6134)

Chattanooga 37411 (150 Debra
Rd., Suite 5200, Bldg 6200 East
Gate Center, 423-893-6500)

Clarksville 37042 (Gateway Med.
Ctr., Suite 110, 1731 Madison St.,
931-221-2172)

Cookeville 38501 (121 S. Dixie
Ave., 931-528-2531)

Jonesboro, AR 72401 (223 East
Jackson, for information, contact
VAMC Memphis)

Knoxville 37923 (9031 Cross Park
Dr., 423-545-4592)

Mountain City 37683 (1901 S.
Shady St., 423-727-5900)

Norton, VA 24273 (Third St. N.E.,
P. O. Box 620, 540-679-9107)

Rogersville 37857 (851 Locust St.,
423-272-5202)

Smithville, MS 38870 (63420
Highway 25 North, for informa-
tion, contact VAMC Memphis)

St. Charles, VA 24282 (100 Main
St., 540-383-4428)

Regional Office:

Nashville 37203 (110 9th Ave.
South; statewide, 1-800-827-
1000)

Vet Centers:

Chattanooga 37411 (951 Eastgate
Loop Rd., Bldg. 5700, Suite. 300,
423-855-6570)

Johnson City 37604 (1615A W.
Market St., 423-928-8387)

Knoxville 37914 (2817 E. Magnolia
Ave., 423-545-4680)

Memphis 38104 (1835 Union, Suite
100, 901-544-0173)

National Cemeteries:

Chattanooga 37404 (1200 Bailey Ave., 423-855-6590)
Knoxville 37917 (939 Tyson St., N.W., for information, call 423-855-6590)
Madison 37115-4619 (Nashville, 1420 Gallatin Rd. So., 615-736-2839)
Memphis 38122 (3568 Townes Ave., 901-386-8311)
Mountain Home 37684 (VA Medical Center, Sidney & Lamont St., 423-461-7935)

TEXAS

Medical Centers:

*Amarillo 79106 (6010 Amarillo Blvd., West, 806-355-9703)

West Texas HC System

*Big Spring 79720 (300 Veterans Blvd., 915-263-7361)

Central Texas HC System:

*Marlin 76661 (1016 Ward St., 254-883-3511)
**Temple 76504 (1901 Veterans Memorial Dr., 800-423-2111 or commercial 254-778-4811)
Waco 76711 (4800 Memorial Dr., 254-752-6581)

*Houston 77030 (2002 Holcombe Blvd., 713-791-1414)

North Texas HC System:

**Bonham 75418 (1201 East Ninth St., 800-924-8387)
**Dallas 75216 (4500 S. Lancaster Rd., 800-849-3597)

South Texas HC System:

*San Antonio 78284 (7400 Merton Minter Blvd., 210-617-5184)
*Kerrville 78028 (3600 Memorial Blvd., 830-792-2514)

Clinics:

Abilene 78606 (6200 Regional Plaza, Suite 1200, 915-695-3252)
Austin 78741 (2901 Montopolis Dr., 512-389-1010)

Beaumont 77707 (3420 Veteran Circle, 409-981-8550)

Beeville 78102 (302 South Hillside Dr., 888-686-6350)

Bishop 78343 (301 W. Main, 888-686-6350)

Bonham (Grayson, Delta, and Lamar Counties, TX, 800-924-8387, ext. 36342 or commercial 903-583-6342)

Brownsville 78520 (394 Military Rd., 888-686-6350)

Brownwood, 76801 (125 S. Park Dr., Suite A, 915-641-0568)

Childress 79201 (Highway 83 North, 940-937-3636)

Cleburne (Johnson and Ellis Counties, 800-924-8387, ext. 36342 or commercial 903-583-6342)

College Station, 77845 (1605 Rock Prairie Rd., Suite 212, 409-680-0361)

Corpus Christi 78405 (5283 Old Brownsville Rd., 361-854-7392, ext. 227)

Decatur (Wise, Jack, Clay, Archer, Baylor, Young, Throckmorton and Montague Counties, 800-924-8387, ext. 36342 or commercial 903-583-6342)

Del Rio 78840 (913 S. Main St., 888-686-6350)

Denton (Denton, Cooke and Collin Counties, 800-924-8387, ext. 36342 or comm. 903-583-6342)

Eagle Pass 78852 (2525 Loop 431, 888-686-6350)

Eastland (Eastland, Parker, Palo Pinto, Hood, Callahan and Stephens Counties, 800-924-8387, ext. 36342 or commercial 903-583-6342)

El Paso 79930 (5001 N. Piedras St., 915-564-6100)

Fort Stockton 79735 (Sanderson Hwy., 915-336-8365)

Fort Worth 76104 (300 W. Rosedale St., 800-443-9672)

Greenville (Kaufman, Hopkins, Hunt, Rockwall, Titus and Franklin Counties, 800-924-8387, ext. 36342 or comm. 903-583-6342)

Hamilton 76531 (400 N. Brown St., 254-386-3102)

Laredo 78043 (2359 E. Saunders Ave., 956-725-7060, ext. 223)

Lubbock 79410 (4902 34th St., Suite 10, 806-796-7900)

Lufkin 75904 (1301 W. Frank Ave., 936-637-1342)

McAllen 78503 (2101 S. Colonel Rowe Blvd., 956-618-7103)

Northeast Bexar Co. 78229 (12702 Toepperwein, Suite 102, 210-617-4020)

Northeast Bexar Co. 78217 (2455 NE Loop 410, Suite 100, 210-617-4020)

Northwest Bexar Co. 78229 (4600 NW Loop 410, Suite 110, 210-617-4020)

Northwest Bexar Co. 78238 (6218 NW Loop 410, 210-617-4020)

Odessa 79761 (419 W. Fourth St., 915-580-4560)

Palestine, 75801 (3215 W. Oak Blvd., Suite 200, 903-723-9006)

Red River Co. 75462 (call 800-924-8387, ext. 36342 or commercial 903-583-6342)

San Angelo 76905 (2018 Pulliam, 915-658-6138)

San Antonio 78240 (5788 Eckert Rd., 210-699-2133 or 2125)

San Diego 78384 (102 E. King, Suite 200, 888-686-6350)

South Bexar County 78223 (1055 Ada, San Antonio, 210-358-5701)

Southeast Bexar Co. 78222 (4243 E. Southcross, Suite 205, 210-617-4020)

Southeast Dallas Co. 75217 (call 800-924-8387, ext. 36342 or commercial 903-583-6342)

Stamford 79553 (1303 Mabree Dr., 915-773-5733)

Stratford 79084 (1220 Purnell St., 806-396-2852)

Tarrant Co. 76106 (call 800-924-8387, ext. 36342 or commercial 903-583-6342)

Texarkana 75503 (2717 Summerhill Rd., 903-737-3371)

Tyler, 75217 (Smith, Camp, Henderson, Van Zandt, Rains and Wood Counties, call 800-924-8387, ext. 36342 or commercial 903-583-6342)

Uvalde 78801 (1025 Garner Field Rd., 888-686-6350)

Victoria 77901 (4206 Retama Circle, 361-572-0006, ext. 225)

Wichita Falls 76301 (1410 Eighth St., 940-723-2373)

Regional Offices:

Houston 77030 (6900 Almeda Rd., statewide, 1-800-827-1000. Serves counties of Angelina, Aransas, Atacosa, Austin, Bandera, Bee, Bexar, Blanco, Brazoria, Brewster, Brooks, Caldwell, Calhoun, Cameron, Chambers, Colorado, Comal, Crockett, DeWitt, Dimitt, Duval, Edwards, Fort Bend, Frio, Galveston, Gillespie, Goliad, Gonzales, Grimes, Guadeloupe, Hardin, Harris, Hays, Hidalgo, Houston, Jackson, Jasper, Jefferson, Jim Hogg, Jim Wells, Karnes, Kendall, Kenedy, Kerr, Kimble, Kinney, Kleberg, LaSalle, Lavaca, Liberty, Live Oak, McCulloch, McMullen, Mason, Matagorda, Maverick, Medina, Menard, Montgomery, Nacogdoches, Newton, Nueces, Orange, Pecos, Polk, Real, Refugio, Sabine, San Augustine, San Jacinto, San Patricio, Schleicher, Shelby, Starr, Sutton, Terrell, Trinity, Tyler, Uvalde, Val

Verde, Victoria, Walker, Waller,
Washington, Webb, Wharton,
Willacy, Wilson, Zapata, Zavala)
Waco 76799 (One Veterans Plaza,
701 Clay; statewide, 1-800-827-
1000; serves the rest of the state.
In Bowie County, the City of
Texarkana is served by Little
Rock, AR, RO, 1-800-827-1000.)

Benefits Offices:

Corpus Christi 78405 (5283 Old
Brownsville Rd., 1-800-827-1000)
Dallas 75242 (Santa Fe Bldg., 1114
Commerce St., 1-800-827-1000)
El Paso 79930 (5001 Piedras Dr., 1-
800-827-1000)
Lubbock 79410 (3208 34th St., Suite
10, 1-800-827-1000)
San Antonio 78240 (5788 Eckert
Rd., 1-800-827-1000)
Tyler 75701 (1700 SSE Loop 323,
Suite 310, 1-800-827-1000)

Vet Centers:

Amarillo 79109 (3414 Olsen Blvd.,
Suite E., 806-354-9779)
Austin 78745 (1110 W. Wm. Cannon
Dr., Suite 301, 512-416-1314)
Corpus Christi 78411 (4646 Corona,
Suite 110, 361-854-9961)
Dallas 75244 (5232 Forest Lane,
Suite 111, 214-361-5896)
El Paso 79925 (Sky Park II, 6500
Boeing, Suite L-112, 915-772-
5368)
Fort Worth 76104 (1305 W. Magno-
lia, Suite B, 817-921-9095)
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St., 210-472-4025)

National Cemeteries:

Dallas-Fort Worth 75211 (2000
Mountain Creek Parkway, 214-
467-3374)
Fort Bliss 79906 (5200 Fred Wilson
Rd., P.O. Box 6342, 915-564-
0201)
Houston 77038 (10410 Veterans
Memorial Dr., 281-447-8686)
Kerrville 78028 (VA Medical Center,
3600 Memorial Blvd.; for informa-
tion, call 210-820-3891)
San Antonio 78209 (Fort Sam
Houston, 1520 Harry Wurzbach
Rd., 210-820-3891)
San Antonio 78202 (517 Paso
Hondo St.; for information, call
210-820-3891)

UTAH

Medical Center:

Salt Lake City 84148 (500 Foothill
Drive, 801-582-1565)

Clinics:

Ogden 84405 (Medical Arts Bldg.,
2nd Floor, 5405 South 500 East,
Suite 205, 801-479-4105)
Roosevelt 84006 (210 West 300
North (75-3), 435-722-3971)
Orem 84057 (Timpanogos Med. Off.
Bldg., 740 W. 800 North, Suite
440, 4th Floor, 801- 235-0953)
St. George 84770 (382 South Bluff
Street, Suite 250, 435-634-7608)

Regional Office:

Salt Lake City 84147 (P.O. Box
11500, Federal Bldg., 125 S. State
St.; statewide, 1-800-827-1000)

Vet Centers:

Provo 84601 (750 North 200 West,
Suite 105, 801-377-1117)
Salt Lake City 84106 (1354 East
3300 South, 801-584-1294)

VERMONT

Medical Center:

White River Junction 05009 (215 N. Main St., 802-295-9363)

Clinics:

Bennington 05201 (325 North St., 802-447-6913)

Burlington 05401 (1205 North Ave., 802-864-4492)

Regional Office:

White River Junction 05009 (215 N. Main St., 802-296-5177, or 1-800-827-1000 from within Vermont)

Vet Centers:

South Burlington 05403 (359 Dorset St., 802-862-1806)

White River Junction 05001 (Gilman Off. Ctr., Bldg. #2, Holiday Inn Dr., 802-295-2908 or 1-800-649-6603)

VIRGINIA

Medical Centers:

#*Hampton 23667 (100 Emancipation Dr., 757-722-9961)

*Richmond 23249 (1201 Broad Rock Blvd., 804-675-5000)

*Salem 24153 (1970 Roanoke Blvd., 540-982-2463)

Clinics:

Alexandria 22309 (8796 D Sacramento Drive, 703-719-6797)

Danville 24541 (2811 Riverside Drive, 804-799-1200)

Harrisonburg 22827 (13737 Spotswood Trail, Elkton, 540-298-4666)

Stephens City 22655 (106 Hyde Court, 540-869-0600)

Tazewell 24651 (123 Ben Holt Ave. 540-988-2526)

Regional Offices:

Roanoke 24011 (210 Franklin Rd., S.W.; statewide, 1-800-827-1000)

Northern Virginia counties of Arlington & Fairfax, cities of Alexandria, Fairfax, Falls Church served by Washington, D.C., RO, 1-800-827-1000).

Vet Centers:

Alexandria 22309 (8796 Sacramento Dr., Suite D&E, 703-360-8633)

Norfolk 23517 (2200 Colonial Ave., Suite 3, 757-623-7584)

Richmond 23230 (4202 Fitzhugh Ave., 804-353-8958)

Roanoke 24016 (350 Albemarle Ave., SW, 540-342-9726)

National Cemeteries:

Alexandria 22314 (1450 Wilkes St.; for information, call 703-690-2217)

Culpeper 22701 (305 U.S. Ave., 540-825-0027)

Danville 24541 (721 Lee St.; for information, call 704-636-2661)

Hampton 23667 (Cemetery Rd. at Marshall Ave., 757-723-7104)

Hopewell 23860 (City Point, 10th Ave. & Davis St.; for information, call 804-795-2031)

Leesburg 22075 (Balls Bluff, Rte. 7; for information, call 540-825-0027)

Mechanicsville 23111 (Cold Harbor, Rt. 156 North; for information, call 804-795-2031)

Richmond 23231 (Fort Harrison, 8620 Varina Rd.; for information, call 804-795-2031)

Richmond 23231 (Glendale, 8301 Willis Church Rd.; for information, call 804-795-2031)

Richmond 23231 (1701 Williamsburg Rd.; for information, call 804-795-2031)

Sandston 23150 (Seven Pines, 400 E. Williamsburg Rd.; for information, call 804-795-2031)

Staunton 24401 (901 Richmond Ave.; for information, call 540-825-0027)

Triangle 22172 (Quantico, P.O. Box 10, 18424 Joplin Rd. (Rte. 619), 703-690-2217)

Winchester 22601 (401 National Ave.; for information, call 540-825-0027)

VIRGIN ISLANDS

For information on VA benefits, call
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Vet Centers:

St. Croix 00850 (Box 12, R.R. 02,
Village Mall, #113, 340-778-5553)
St. Thomas 00802 (9800 Buccaneer
Mall, Suite 8, 340-774-6674)

WASHINGTON

Medical Centers:

Puget Sound HC System:

*Seattle 98108 (1660 S.
Columbian Way, 206-762-1010)

#*Tacoma 98493 (9600 Veterans
Dr., S.W., American Lake, 253-
582-8440)

*Spokane 99205 (4815 N. Assembly
St., 509-434-7000)

*Walla Walla 99362 (77 Wainwright
Dr., 509-525-5200)

Clinics:

Tri-Cities 99352 (Richland, 948
Stevens Dr., Suite C, 509-946-
1020)

Yakima 98902 (310 N 5th Ave., 509-
457-2736)

Regional Office:

Seattle 98174 (Fed. Bldg., 915 2nd
Ave.; statewide, 1-800-827-1000)

Benefits Office:

Fort Lewis 98433 (Waller Hall Rm.
700, P.O. Box 331153, 253-967-
7106)

Vet Centers:

Bellingham 98226 (3800 Byron Ave.,
Suite 124, 360-733-9226)

Seattle 98121 (2030 9th Ave., Suite
210, 206-553-2706)

Spokane 99206 (100 N. Mullan
Road, Suite 102, 509-444-8387)

Tacoma 98409 (4916 Center St.,
Suite E, 253-565-7038)

Yakima 98901 (310 N. 5th Ave.,
509-457-2736)

National Cemetery:

Kent 98042-4868 (Tahoma, 18600
S.E. 240th St., 425-413-9614)

WEST VIRGINIA

Medical Center:

*Beckley 25801 (200 Veterans Ave.,
304-255-2121)

Clarksburg 26301 (1 Medical Center
Dr., 304-623-3461)

Huntington 25704 (1540 Spring
Valley Dr., 304-429-6741)

#*Martinsburg 25401 (Route 9, 304-
263-0811 or 1-800-817-3807)

Clinics:

Charleston 25304 (104 Alex Lane,
304-926-6001)

Franklin 26807 (305 North Main St.,
304-358-2355)

Gassaway 26624 (707 Elk Street,
304-364-8941)

Parkersburg 26101 (912 Market
Street, 304-422-5114)

Parsons 26287 (2061/2 Spruce
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Petersburg 26847 (Route 55 West,
304-257-1026)

Regional Office:

Huntington 25701 (640 Fourth Ave.,
statewide, 1-800-827-1000;
counties of Brooke, Hancock,
Marshall, Ohio, served by
Pittsburgh, Pa., RO)

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Beckley 25801 (101 Ellison Ave.,
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Avenue, 304-343-3825)

Huntington 25701 (1005 6th Ave.,
304-523-8387)

#Martinsburg 25401 (900 Winches-
ter Ave., 304-263-6776)

Morgantown 26508 (1083 Greenbag
Road 304-291-4303)

Princeton 24740 (905 Mercer St.,
304-425-5653)

Wheeling 26003 (1206 Chapline St.,
304-232-0587)

National Cemeteries:

Grafton 26354 (431 Walnut St.; for
information, call 304-265-2044)

Grafton 26354 (West Virginia, Rt. 2,
Box 127, 304-265-2044)

WISCONSIN

Medical Centers:

Madison 53705 (2500 Overlook
Terrace, 608-256-1901)

#*Milwaukee 53295 (5000 W.

National Ave., 414-384-2000)

*Tomah 54660 (500 E. Veterans St.,
608-372-3971)

Clinics:

Appleton 54914 (10 Tri-Park Way,
920-831-0070)

Baraboo 53913 (626 14th St., 608-
280-7078)

Beaver Dam 53916 (208 LaCrosse
St., 608-280-7078)

Chippewa Falls 54729 (Eau Claire,
2503 County Rd. I, 715-720-3780)

Cleveland 53015 (1205 North Ave.,
920-693-3750)

Edgerton 53534 (92 E. Hwy. 59,
608-280-7078)

LaCrosse 54601-3200 (300 4th St.
N., 2nd Floor, 608-784-3886)

Loyal 54446 (141 North Main St.)

Rhineland 54501 (5 W. Frederick,
715-362-4080)

Superior 54880 (3520 Tower Ave.,
715-392-9711)

Union Grove 53182 (21425 Spring
St., 414-878-7820)

Wausau 54401 (995 Campus Dr.,
715-675-3391)

Regional Office:

Milwaukee 53295 (5000 W. National
Ave., Bldg. 6; statewide, 1-800-
827-1000)

Vet Centers:

Madison 53703 (147 S. Butler St.,
608-264-5342)

Milwaukee 53218 (5401 N. 76th St.,
414-536-1301)

National Cemetery:

Milwaukee 53295-4000 (Wood, 5000
W. National Ave., Bldg. 1301, 414-
382-5300)

WYOMING

Medical Centers

*Cheyenne 82001 (2360 E. Pershing
Blvd., 307-778-7550)

*Sheridan 82801 (1898 Fort Rd.,
307-672-3473)

Clinics:

Casper 82601 (111 South Jefferson
Street, Suite 105, 307-235-4143)

Green River 82935 (1400 Uinta
Drive, 307-875-6010, ext. 257)

Newcastle 82701 (VFW Club, 2990
W. Main St., 307-746-9533 or 1-800-
743-1070)

Powell 82435 (450 Mountain View,
Bldgs. A and B, 307-754-2267)

Riverton 82501 (2300 Rose Lane,
307-857-1211)

Benefits Office:

Cheyenne 82001 (2360 E. Pershing
Blvd.; statewide, 1-800-827-1000)

Vet Centers:

Casper 82601 (111 S. Jefferson,
307-261-5355)

Cheyenne 82001 (3130 Henderson
Dr., 307-778-7370)

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